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1908

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January Second, Nineteen Hundred and Eight

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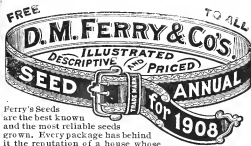
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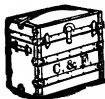
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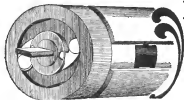
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The Year at Home and Abroad

The President's Influence

In the United States the year was one of good wages and good crops and marked prosperity, until the sudden financial panic following the discovery in certain New York banks and trust companies of misuse of deposits for the benefit of officers and owners. Of this we have treated in our issue of last week. It is enough to say here that while many opponents of President Roosevelt's policy in holding the railroads and corporations to obedience to the law charged that the crash was due to his policy, there was yet no sign of a disturbance until the discovery of irregularities which compelled the Heinze, Morse and Thomas combinations to withdraw from their banks, succeeded by other presidents and directors. For a while the West declared that this was a mere Wall Street panic, but before long the entire country was involved, and the stringency extended to the money centers all over the world. As in 1906 so in 1907 the personality of President Roosevelt has dominated the situation, but particularly previously to the panic. In many speeches, on his vacation trip to Louisiana, at Provincetown and Cambridge and elsewhere, he advocated strict obedience to the Sherman and other laws for the control of large public corporations, and thru the Attorney-General brought suits against various railroads and trusts, so that he was charged with being the enemy of productive wealth. Of these suits the most extraordinary was that against the Standard Oil of Indiana, a branch of the Standard Oil Trust, on

which Judge Landis, of Chicago, imposed a fine of \$29,240,000, being \$2,000 on each count of the indictment. It was, of course, appealed. Following the lead of President Roosevelt in a number of States the legislatures enacted laws limiting the passenger fares on railroads. Governor Hughes vetoed the law in New York, on the sole ground that the Legislature had not sufficiently investigated whether a universal two cent a mile rate would be remunerative. In a number of Southern States in which the railroads resisted such a rate as confiscatory, and brought an injunction thru a Federal court, a final agreement was reached thru a conference of Governors.

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Presidential Candidates

On the evening of the day on which Mr. Roosevelt was chosen President he had announced that he should regard the three and a half years after President McKinley's death as his first term, and would not be a candidate for re-election. But not a few refused to accept this as final, and insisted that he should be a candidate in 1908. Meanwhile he made no further sign until late in the year, when he repeated emphatically his refusal to stand again. Meanwhile he had definitely indicated his desire that Secretary Taft should be the Republican candidate, and to this Mr. Taft consented, altho expressing his personal preference for a judicial position. Thruout the year Mr. Taft has thus remained the leading candidate for the Republican nomination in Chicago next June. He has not taken

an active part in the campaign for the nomination, but has been much of the year out of the country, visiting the Panama Canal and Porto Rico and the Philippines. The election for the first Philippine Legislature brought out only about 100,000 votes out of a population of 7,000,000 Christians. The two parties favoring speedy independence secured nearly three-fourths of the votes. Mr. Taft attended the opening of the first Legislature, and his presence did much to quiet the ardor for speedy escape from American control. He was able to report remarkable progress since annexation, and his continued faith in giving political power to the people. During the few days since his return there has not been time for him to take any active steps for his nomination. Meanwhile there has been opposition to him in Ohio among the friends of Senator Foraker, who has consented to be a candidate. Mr. Foraker has actively opposed President Roosevelt, and especially in the matter of the Brownsville raid. Several companies of colored soldiers had been sent to Brownsville in camp, but the people resented their presence. On one night a number of persons supposed to be soldiers "shot up" the town, and several persons were killed or wounded. The President sent an officer to investigate and received the report that the crime was doubtless committed by some of these soldiers, but that they stood by each other and refused to expose the guilty parties. Thereupon the President discharged the whole squadron of soldiers "without honor." Senator Foraker secured the appointment of a committee of the Senate to investigate the case and see whether the soldiers had been justly discharged. Much testimony was gathered, and the large majority of the committee has reported their conclusion that the soldiers were really guilty. A result of the President's action has been that the negroes of the country are very largely opposed to President Roosevelt and to Mr. Taft as one who as Secretary of War carried out the President's decision. Meanwhile a number of other "favorite sons" have appeared who are offered as candidates for the Presidential succession. Of these the chief ones are Speaker Cannon, of Illinois; Vice-President Fairbanks, of In-

diana. Governor Hughes, of New York, has hardly yet appeared as a favorite son—as there has been serious opposition to him from the Republican machine, and an effort has been made to show that Mr. Roosevelt is not on good terms with him. Mr. Hughes has absolutely refused to do anything else than attend to the duties of his office, and has given no encouragement to those who have wished to boom his candidacy. His success in appealing to the people has so won favor that he is likely to control the vote of the delegates of the State, and has gained much favor elsewhere. On the Democratic side Mr. Bryan remains the only prominent candidate. He has announced himself as ready to run if the party will stand on such a progressive platform as he approves. He frankly admits that in certain important respects President Roosevelt has adopted the same policy as himself.

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The Elections The November elections were unexpectedly favorable to the Republican party. In Massachusetts, following a disgraceful scene in the Democratic convention and the division of the party, the Republicans carried the State by 105,000 plurality, and even carried Boston for the first time in years. In Pennsylvania the Republican ticket was elected by 175,000 majority, and in Nebraska the Republican majority was 20,000. New Jersey went Republican by 7,000; and even in Kentucky a Republican candidate for Governor was elected by 14,000 majority and Louisville elected a Republican mayor. Maryland went Democratic by 7,000 and Rhode Island by 2,400. Of the city elections special interest attached to the effort, under the lead of Congressman Burton, to defeat Mr. Johnson as Mayor of Cleveland. Mayor Johnson represented the heavy reduction of street car fares, with the view of city ownership or control. He was successful by a majority of 9,313. A second important municipal election was that in San Francisco, where Mayor Schmitz had been convicted of bribery and sentenced to five years in prison. A succession of the principal grafters had been convicted by the testimony of those who confessed, and the city was under a provisional government.

The late election showed the re-election by 10,000 majority of the provisional reform mayor. Of special interest has been the success of prohibition, especially in the South. Georgia and Alabama have enacted strict prohibition, and other Southern States are following suit. In Massachusetts the number of prohibition cities has increased; and the associations of liquor dealers have shown great alarm to the extent of shutting up certain saloons which served as vicious resorts.

Labor Until the November panic labor conditions in the United States were never so satisfactory; wages at the maximum and employment was never so steady. Of course since the panic large numbers of men have been discharged and numerous shops have shut down to half-time or even closed altogether. In January a strike that would have involved 500,000 trainmen was happily averted. In February Congress past a bill of far-reaching effect forbidding railways from working their men more than sixteen hours at a stretch. In June the great telegraphers' strike was begun. It started over the discharge of a union telegrapher, but the men soon made their issue a demand for an eight-hour day, the abolition of the sliding scale, and no discrimination against union men. At first all the telegraph business of the country was tied up, but later the companies got men and have now practically won out. About the same time the whole country was stirred up over the trial of William D. Haywood, an officer of the Western Federation of Miners, charged with the murder of ex-Governor Frank Steunenberg, of Idaho. The trial was made a class issue by the Socialists and labor unionists, and President Roosevelt, in advance of the trial, added fuel to the feeling by calling Moyer and Haywood, as well as Harriman, "undesirable citizens." The issues of the case are too complicated to tell here, but there seems to have been no doubt whatever that what practically amounted to a state of war existed in Colorado and the neighboring mining States during the labor troubles out of which the crime grew and many acts of violence were committed on both

sides. The trial began on May 9th, tho before that mass meetings were held thruout the land by labor unions, who pledged support and sent money for the defense of the indicted. The jury, consisting of farmers, listened to the testimony till July 28th, when they rendered a verdict of not guilty, tho it was understood on the first ballot that eight were for acquittal, two for conviction and two declined to vote. This verdict was arrived at despite the testimony of Harry Orchard, who confessed to an appalling list of crimes, including forgery, arson, bigamy and murder, in some of which he claimed that he acted as a tool for Haywood. Altho in the case of Haywood the prosecution has been unable to prove, as it claimed it could, that the murder was the result of a conspiracy of the "inner circle" of the Western Federation of Miners, still there are other cases yet to be tried. At present about 2,000 miners are on strike at Goldfield, Nev. The Governor of Nevada requested Federal troops to protect life and property, and these were sent by the President. The origin of the strike was because the companies paid their employees in script instead of currency.

Various Items

The decision of the President to send the principal portion of our fleet to the Pacific made not a little excitement in international circles. It followed the action of the San Francisco authorities in shutting out Japanese children from the public schools and other acts of violence which were resented in Japan. It was admitted that our Western coasts, as well as Hawaii and the Philippines, were not prepared to resist a sudden attack by Japan, and it was a prudent precaution to transfer our battleships to the Pacific. It was, however, declared that this action was not at all hostile, but was intended to give the fleet practice in fleet formation. The vessels left Fortress Monroe on December 16th, in two squadrons, each of four divisions, consisting in all of sixteen battleships ranging from 11,525 to 16,000 tons each, and accompanied by torpedo boats, destroyers, supply ships, etc. At last report the fleet was leaving Trinidad, on the Venezuelan coast, to continue its voyage around Cape Horn. The imme-

diate objective point is San Francisco, but it is believed that the fleet will visit Hawaii, the Philippines and Japan, and will return, if at all, by way of the Suez Canal. Rear Admiral Evans is in command, and it was necessary to send 130,000 tons of coal to the Pacific Coast, nearly all in British bottoms, as no American vessels were available. The American navy is now regarded as second in strength to that of Great Britain.—The President has added 17,000,000 acres to the forest reserves of the country, in 32 reserves.—After long discussion and much public opposition the Senate admitted Mr Smoot, of Utah, as a Senator. He showed that altho himself a Mormon he was not a polygamist and had opposed polygamy.—Congress having past an enabling act allowing Oklahoma to be admitted as a State, the President accepted its constitution, and Senators and Representatives have been received, all Democrats, and two of them with Indian blood. The constitution is extraordinarily elaborate and includes prohibition of liquors, the referendum and discrimination against negroes. The effort to bring in New Mexico and Arizona as a single State failed by the refusal of the people to accept it.—Some extraordinarily large gifts have been made during the year to benevolent causes. Mr. Rockefeller has increased his gifts to the General Education Board to \$32,000,000, which can be used for higher education, both North and South. Mrs. Russell Sage has given \$10,000,000 for a charitable foundation for the purpose of relieving poverty. Mr. Carnegie has added \$8,000,000 to the endowment of the Carnegie Institute at Pittsburg.—The Jamestown Exhibition, notwithstanding its subvention from the Government, was a financial failure and went into the hands of a receiver.—The exposure of the enormous frauds in connection with the building and equipping of the Pennsylvania Capitol showed that the building cost \$4,000,000 and the furnishing \$9,000,000, the profits to the contractors being often more than five times the cost.—It has been a year of unusual disasters by accident. Of these the most sensational was the fall of the St. Lawrence Bridge, below Quebec, by which 84 workmen were

killed. The defect was due to insufficient strength in one span of the cantilever. There have been several fearful explosions in coal mines, resulting in the death of about a thousand men.—During the year there was no falling off in immigration, the total number of immigrants reaching 1,285,349, which is 184,614 more than in 1906, and 258,850 more than in 1905. But with the financial panic and the shutting down of mills there was an unusual number of immigrants returning to their native country, so many as to exceed the capacity of the vessels.—The Nobel Prize for Peace was given to President Roosevelt in honor of his work for ending the Russo-Japanese War. The prize for physical research was given to Professor Michelsen.—The effort for the union of the Congregationalists, United Brethren and Methodist Protestants in one denomination has been halted by the decision of the Congregational National Council to decline the plan proposed and to seek fresh negotiations.

On the whole our southern sister republics have had an unusually quiet and peaceful year. Despite the prevailing opinions to the contrary most of these republics enjoy a high degree of civilization; and Mexico, Brazil, Argentina and Chile have governments that do not compare unfavorably with those of the average European state. The South American delegates gained golden honors at The Hague Conference, and their weight was always thrown on the side of justice and progress. The erection of the Pan-American building at Washington, thru the gift of Mr. Carnegie, has been begun this year, and it promises to do for Pan-America what the Palace of Peace at The Hague will do for the world. The Hon. John Barrett, the Director of the Bureau of American Republics, is doing useful work in spreading a knowledge of the greatness and civilization of Latin America thruout the United States, and we refer our readers to his speeches and writings for further information on Pan-American progress. In Mexico there was a considerable labor riot early in the year, and before the troops could

put it down thirty strikers were killed and eighty wounded. In Venezuela General Castro still rules with undiminished sway. He caught in the spring General Antonio Peredes and a band of nineteen revolutionists who were plotting for his overthrow, and lined them up against a stone wall and shot them to death. Later, after refusing Secretary Root's request to arbitrate the asphalt claims of the New York and Bermudez Company, which have been the subject of so much discussion, the "Court of the First Instance" imposed a fine of \$5,000,000 on the company for complicity in aiding the Matos revolution. For reasons which have never been officially stated, but which have been surmised, the United States is in no position to force Castro to arbitrate these claims, and Judge Calhoun's report on the Venezuela situation, which was written some two years ago, still slumbers in the archives of the State Department, despite the intermittent calls for its publication. In February the Santo Domingo treaty was ratified by the Senate and later by the Dominican Congress. This gives the President of the United States the right to appoint a receiver of customs, who will collect the revenue from customs and reserve \$1,200,000 a year to pay interest and principal on the debt which has been scaled down to \$17,000,000. Bonds have been issued at 5 per cent. to cover this indebtedness. All above \$3,000,000 received from customs will go to pay the debt. This secures American control against revolution for at least ten years. In Central America there has been some real fighting. In February Nicaragua was invaded by Honduran troops in pursuit of political refugees. This led to a war, despite the good offices of the United States, Mexico and the other three Central American States. Nicaragua was successful in most of the engagements, winning at least four important battles and capturing two seaports. In the meantime the United States had sent two warships to protect American interests, and in one instance American troops were landed and the belligerents were ordered to do their fighting outside of the cities. Finally, after President Bonilla, of Honduras, fled, the Honduran army surrendered on April 12th, and

on the 23d the Treaty of Amapala was signed. In the meantime trouble was brewing over nothing in particular in Guatemala, so the United States and Mexico stepped in and called a peace conference of the five Central American republics. This was convened in Washington on the 14th of November, and has just closed its successful session after providing for the establishment of an international court—judicial rather than arbitral in character—which has power to settle all disputes that may arise between the five republics. In addition the delegates agreed to take necessary measures to prevent future wars, revolutions and dictatorships, and, in fact, took the longest step forward in the path of peace yet taken in the world. Secretary Root has intimated in no ambiguous language that he expects the treaties formulated by the conference to be ratified and lived up to.

The Hague Conference

Undoubtedly the most important event in Europe this year was the assembling of the Second Conference of the Nations at The Hague. On June 15th, 1907, for the first time in the annals of history, the nations of the world assembled together to discuss affairs common to all. This fact in itself has been considered by many as ample justification in itself for calling the conference. The official program for discussion had been arranged by Russia (President Roosevelt, who originally called the conference, having withdrawn in her favor) and included—First, improvements in arbitration and peaceful settlements of disputes; second, additions to the provisions of the Convention of 1899 relative to warfare on land; third, framing a convention relative to the laws and customs of maritime warfare, and; fourth, additions to be made to the Convention of 1899 to perfect the Geneva Convention of 1864 in respect to maritime law. In addition to this program most of the great Powers reserved to themselves the right to suggest other topics for discussion. Russia, on the opening of the Conference, divided it into four commissions—First, arbitration; second, war on land; third, war on sea, and, fourth, maritime law. M. Nelidoff, of Russia, was president of the whole

Conference. After sitting continuously for eighteen weeks the Conference adjourned on October 19th. The work of the first commission, which was the only commission charged with abolishing or finding substitutes for war, resulted in, first, the creation of an International High Court of Justice, to supplement the present Hague court. This court is modeled after the United States Supreme Court, but, owing to the impossibility of reconciling the differences between the large and small nations in the method of selecting the judges (there are three times as many nations as judges) the court will not be finally established until the nations solve the problem by diplomacy or otherwise. Still, the idea is accepted in all the chancelleries of the world, and the court will doubtless soon be inaugurated. Second, a universal obligatory arbitration treaty was past in committee, but was defeated in plenary session by Germany and Austria. Nevertheless, all the nations voted for the principal of *compulsory* arbitration, thus taking a great step beyond the Conference of 1899, when not a nation of the world would go beyond *voluntary* arbitration. Third, all the nations—debtor and creditor alike—agreed that hereafter no nation should use force in collecting money debts from another nation until after arbitration or an offer of arbitration. This means that the chief cause of war between Europe and America will be averted in the future. Fourth, a third Conference was provided for, to meet in 1915—the centennial of the battle of Waterloo—and that two years before the Administrative Council at The Hague (consisting of all the diplomats there) should prepare a program for the Conference and notify the governments to send in their propositions. The question of disarmament was also taken up, but, despite all Great Britain could do, the matter was not seriously discussed, and all that was done was to pass a pious resolution to the effect that the matter should be studied further. The work of the last three commissions was more clearly to define the rules of war and to mitigate its horrors. These committees established an International Prize Court, whose existence is expected to do away with frequent causes of war. They also improved international law with refer-

ence to the rights and duties of neutrals, the laying of submarine mines, bombardment of towns, transformation of merchantmen into warships, treatment of captured crews, the inviolability of fishing boats and of the postal service, etc. Owing to the failure of the disarmament question, the press of the world has generally taken a pessimistic attitude as to the results of the Conference, but those who are competent to express an opinion hold that the work was splendidly done, and this view will undoubtedly prevail as time goes on.

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Great Britain. The Liberal Ministry has been unable to carry thru much legislation on account of the opposition of the House of Lords to its most important measures, and the party has, in consequence of its failure to carry out its pre-election promises, lost ground politically during the year. The Laborites and Irish, who assisted to put the party in power, have become disaffected, woman suffragists have worked against the Liberals, and many seats have been gained by Labor, Conservative or Socialist candidates in districts once safely Liberal. The only thing to be done was to continue the passage of bills to be rejected by the Upper House and so arouse public indignation against that body. The campaign was begun early in the year when at the opening of Parliament, February 18th, the Premier, Sir Henry Campbell - Bannerman, announced a measure for the restriction of the veto power exercised by the House of Lords. His plan provided for a joint conference of a small equal number of representatives of the two Houses in case a disagreement between them, to be followed by a second passage by the House of Commons, a second conference, and, if still rejected by the House of Lords, a third passage thru the Lower House would make the bill a law. The efforts made by the members of the Government thru their speeches in various parts of the country to excite a popular movement against the Lords do not seem to have been very successful. Among the bills past by the Lower House and rejected or materially changed by the Upper were those for the prevention of the depopula-

tion of the rural districts of Scotland by the compulsory lease of small holdings, for the reinstatement of evicted tenants in Ireland, and for the disestablishment and disendowment of the Church of England, to which should be added the bills abolishing plural voting and freeing the public schools from denominational control which were defeated last year. The bill legalizing marriage with a deceased wife's sister, which has for some twenty years been a point of contention between the two Houses, was this year past by both. The bishops all voted against it and many of them have encouraged their clergy in refusing their churches or services in uniting such couples.—The Imperial Conference of the premiers of the self-governing colonies was practically fruitless. Australia backed by New Zealand, Natal and Cape Town favored Mr. Chamberlain's plan of a preferential tariff for the promotion of commerce between Great Britain and her colonies, but the Liberal Government would not consider such proposals because it would involve an infraction of the principle of free trade.—Ireland has given a great deal of trouble to the Government during the year. Cattle have been systematically driven from the grazing lands by the peasants in order to make the business unprofitable and so restore the land to cultivation. A long and determined strike of the dockmen and truckers of Belfast was complicated by the disaffection of the constabulary, who took advantage of the occasion to demand higher pay. Seven thousand troops were brought into Belfast and in conflicts with the mobs in the streets several lives were lost. The Government introduced a bill to place the administration of Ireland in the hands of a council consisting of 82 elected and 24 appointed members, but the measure was scornfully rejected by the convention of the National party held at Dublin May 21st, and was accordingly withdrawn.—The woman suffrage movement has taken a new form, that of public demonstrations by a group of determined women who have come to be called "suffragettes." They attempted to invade the House of Commons and when arrested preferred to go to prison rather than promise to keep the peace. They interrupted the speeches of members of the

Cabinet by demands for the fulfilment of their promise to give women the right to vote.—A hot campaign was waged against the Progressives, who have been in control of the London County Council, and they were charged with mismanagement and extravagance in their numerous municipal enterprises and with the falsification of accounts to conceal their losses thru unwise investment. Their opponents, the Municipal Reformers or Moderates, won in the election of May 2d and will restrict municipal activities in the future.

France The separation of Church and State has been practically accomplished and has ceased to be the dominant political issue. A large proportion of the French bishops were inclined to make some compromise with the Government and so save part of the property to the Church, but in accordance with the instructions from Rome, the Plenary Council held on January 16th declared that it was impossible to accept the cultural associations. Accordingly the dispossession proceedings have been continued during the year, altho the Government has so far found the property a burden rather than profit.—Labor troubles of various kinds have been the most conspicuous events in France. The law requiring that a weekly day of rest be granted all employees of most industries gave rise to a series of boycotts, strikes, lockouts and riots on account of the determination of the employees to force Sunday closing of shops and factories. A strike of electricians put Paris in darkness for two nights and interfered with the publication of papers by shutting off their power. It was settled by a compromise and the threat of manning the plants with military electricians. Bakers, café waiters, printers and other trades attempted to improve their condition by simultaneous strikes at inconvenient moments, but without much success. On the whole the experience of the year shows that a union, even in the industries whose continuance is most essential to the community, has not unlimited power to compel compliance with its demand by a simultaneous strike. Premier Clemenceau by the tactful employ-

ment of troops on critical occasions has maintained order without bloodshed and has checked the revolutionary tendencies of the General Federation of Labor. He has taken the ground that Government employees, such as postal clerks, school teachers and workmen in the arsenals, have no right to strike or to form militant unions, and the Chamber of Deputies have supported him in his policy. The most serious strike in its effect on French commerce was that of the seamen, who demanded an increase in the old-age pensions due them as members of the naval reserve. For a week French ships could not leave any of the ports because their petty officers and crew had deserted. The vine-growers in the south of France were driven to desperation because they were dependent on a single industry and the demand for their wines had fallen off, chiefly, as they believed, thru the extensive sale of artificial wine. The peasants of the four provinces on the Mediterranean next to Spain united under the leadership of one of their number, Marcelin Albert, in a series of demonstrations on a large scale, often as many as 100,000 assembling in one of the cities of the Midi to demand relief from the Government. They declared a political strike of the whole people, refusing to pay taxes or to vote; the mayors and officials of the various municipalities resigned and no successors could be elected. Some laws were past against adulteration, and thru the discrediting of its leaders the movement collapsed.—On the patriotic fête of July 14th an attempt was made to assassinate President Fallières.

This has been an exciting year in German politics. Chancellor von Bülow has broken with the clerical Center, which has for years been the support of the Government, and created a new parliamentary majority out of the Conservative and Liberal parties. With the active and undisguised aid of the Emperor he made an energetic campaign and appealed to the country to overthrow the Social Democrats and Centrists, who had been sharply criticising the colonial administration and opposing the policy of expansion.

As a result of the election the representation of the Social Democrats in the Reichstag was cut down nearly one-half, because of the gerrymandering of the German Empire, for their popular vote was not decreased. The strength of the Center in the Reichstag was not reduced, but it became an opposition party, the Chancellor frankly declaring that his continuance in office depended upon the support of the Government measures by the coalition, an attitude which carries the implication that Germany has for the first time a Ministry responsible to the representatives of the people. The naval program, which involves the expenditure of immense sums of money to bring Germany into the front rank of sea powers, will probably now have a free passage. Another marked departure from tradition was the appointment as Colonial Secretary of Herr Dernburg, a Jewish banker of American training, instead of the usual aristocratic official. The new Secretary visited German East Africa in person, and is apparently determined to reform the abuses of the service, in which many cases of extravagance and cruelty have come to light during the year thru newspaper controversy and court proceedings. A court scandal of serious and offensive character was divulged by the articles in the *Zukunft*, in which Harden, the editor, charged that the Emperor was surrounded by a camarilla which indulged in immoral practices and perverted the Imperial policy. Count Kuno von Moltke and Prince Philip Eulenberg, the parties most seriously involved, have brought libel suits against Harden, which are still in the courts.

Reaction has had full sway in Russia. Russia and the bureaucracy has pursued relentlessly a policy of repression and vengeance. Two Dumas have met during the year, but have been unable to exert any power in the Government. The Duma which met last year, the first in the history of Russia, took a position of opposition to the Government which could be easily interpreted as revolutionary, but the second Duma, which met on March 5th, altho

composed of an even larger proportion of radical members, was careful to avoid provocative acts. It was under the control of the Constitutional Democrats, a party believing in reform by orderly methods, and the extreme resolutions offered by the Monarchists and Socialists were successfully suppressed. A thoro discussion of the budget presented by the Government was undertaken, altho the committee of the Duma came into conflict with Premier Stolypin thru his refusal to permit the committee to call in the aid of financial experts. Practically the only measure past was an appropriation for the famine relief. The Government did nothing to aid the Duma in its work or to make co-operation possible, even refusing access to the books relating to the expenditure of the famine relief funds. On the most important question before the Duma, that of the buying up of large estates and distributing them among the peasants, the final break was made with the Government, thru the refusal of Premier Stolypin to consider any measures involving the compulsory expropriation of land. The Premier demanded the surrender of fifty five members to be tried for treason, and on being refused, the Duma was dissolved without warning June 16th. By imperial edict the electoral law was so changed as to cut down the representation of the peasant and working classes, and in the third Duma, which was convoked November 14th, the number of Monarchists and Reactionaries was greatly increased and the dominant party was the Octobrists, a more conservative party than the Constitutional Democrats. So far this Duma has accomplished no more than its predecessors. The members of the second Duma, whose arrests Stolypin had demanded, were tried secretly without the presence of the prisoners or their counsels, and many of them condemned to exile in Siberia or hard labor in the mines for long periods. Now the Government is prosecuting the members of the first Duma for signing the Viborg Manifesto after the dismissal of the Duma. Summary courts-martial, against which the second Duma protested in vain, have increased in frequency and severity, execution following immediately upon hasty trials by military officers sent

to disaffected districts. Thousands of persons have been executed in this way for revolutionary acts or proclivities. The rebels of the Baltic Provinces have been persecuted with especial severity. In retaliation there have been numerous assassinations of hated officials. Treasury wagons have been robbed to obtain funds for revolutionary purposes and stores of bombs and arms have been found in the rooms of students. The Russian radicals and socialists who held a secret caucus in London for the purpose of discussing revolutionary methods are being prosecuted.—Generals Stoesel and Fock are on trial for treason in surrendering the fortress of Port Arthur to the Japanese.—Finland has a new constitution which is surprisingly liberal and progressive. The Emperor of Russia, as Duke of Finland, is to govern thru Finnish subjects exclusively; the consent of the Diet is necessary for all legislation and administrative acts must be countersigned by Finnish officials. The first Diet of Finland, elected by universal suffrage, contained nineteen women members and a large proportion of socialists. One of its acts was the passage of a stringent prohibitive law imposing a severe penalty upon the manufacture, sale, use or possession of alcoholic liquors in any form.

The newly established representative government has been engaged in a continuous struggle for existence. Five times in the last year and a half the Shah of Persia has expressed his approval of the constitution and sworn upon the Koran to maintain it, but the struggle between the Court Party and the Parliamentarians still goes on, and has at times threatened to develop into a civil war. On January 8th the old Shah, Muzaffer-ed-Din, died and was succeeded by Mohammed Ali, who, however, proved to be equally reactionary and opposed to the new order of things. His principal supporter, the Grand Vizier Ali Asghar Khan, was assassinated by a member of one of the numerous secret societies, who immediately committed suicide and has since been honored as a patriotic hero and a martyr. The Turks have taken advantage of the unsettled state of the country

to raid the disputed territory on the northwestern boundary of Persia, and to threaten Urumia. By the agreement between Russia and Great Britain the rivalry of these two Powers in Central Asia has been stopped. Persia is divided into three zones. In the northern Russian influence will predominate, as British in the southern, whereas the strip in the middle will remain neutral. This practically excludes Russia from the Persian Gulf, long the object of her ambitions. The agreement also provides that neither Power shall ask for concessions in Tibet or send representatives to Lhasa. Afghanistan is acknowledged to be within the British sphere of influence.



Other Foreign Events

Austria and Hungary have concluded a new treaty concerning their tariff and commercial relations. The effect of the adoption of universal suffrage in Austria, doing away with the old complicated system of voting by classes, was to increase both the Socialist and Clerical vote. In Hungary there is an increasing demand for the same change in the electoral system, but the Magyars fear that if granted their power will be overthrown by the minor races.—Oscar II, King of Sweden, died December 8th, at the age of seventy-nine, and was succeeded by his son as Gustaf V.—An extensive and determined strike of dock laborers of Antwerp, accompanied by much violence, threatened to paralyze the shipping of that port, but was crushed by the Ship Owners' Federation thru the importation of a corps of international strike-breakers.—Portugal has been practically under a dictatorship during the year, for Premier Franco, with the approval of King Carlos, dissolved the Cortes, which had been inefficient and factional, and refused to convene another. What little opposition was manifested was suppressed by the suspension of newspapers and the occasional use of troops.—India has suffered from the plague which has caused over a million deaths—more than in any previous year. Agitators have taken advantage of this by telling the natives that the Government is causing the disease by poisoning

the wells. The anti-British movement is growing in power and violence of expression. Some relief was felt when the fiftieth anniversary of the mutiny past without an outbreak, but the Government has had great difficulty in suppressing seditious utterances at public meetings and thru the vernacular press. A lawyer of the Punjab, who had been active in the Swadeshi movement, was seized and imprisoned in Mandalay.—China has been the scene of a confused conflict of progressive and conservative interests. A succession of important but contradictory decrees have issued from Peking, where Yuan Shih-kai, the energetic Viceroy of Chi-li, and Chang Chih-tung, an aged Confucian scholar, have been struggling for the ear of the dying Empress Dowager. The anti-foreign movement has grown, altho no longer taking the form of Boxer riots or boycott. Concessions for railroads and mines have been canceled and undertaken by the Chinese themselves. The anti-opium decree is being enforced. Schools have been opened in all parts of the country and many young men are being educated abroad. The Centenary Missionary Conference at Shanghai, with an attendance of over a thousand, resolved to encourage the natives in the formation of their own churches and disclaimed any permanent right of spiritual or administrative control.—Japan has practically annexed Korea. The Emperor, who sent a futile appeal to The Hague for recognition and help, was forced to resign and the Yi-Syek installed in his place. Prince Yong, a son of Lady Om, was selected as heir apparent and has been taken to Japan to be educated. The Korean troops were disarmed without much resistance and the army disbanded. Japanese will occupy all the higher administrative and judicial positions and Marquis Ito, as Resident Adviser, is virtually supreme. Japan has come into conflict with China over Manchurian railroads and postal service and on the question of the Chientao province, which she claims belongs to Korea. Treaties have been concluded with Russia, settling all matters resulting from the war, and with France mutually recognizing Japan's claims in Korea and France's in Indo-China and Siam.

Postal Savings Banks

BY GEORGE VON L. MEYER

POSTMASTER-GENERAL OF THE UNITED STATES

IT behooves us as a Government to do everything that is possible to encourage among our own people the habits of thrift. American wastefulness and extravagance are well recognized, and we should acquire to a greater extent the art of husbanding our resources and of making a little go a great way.

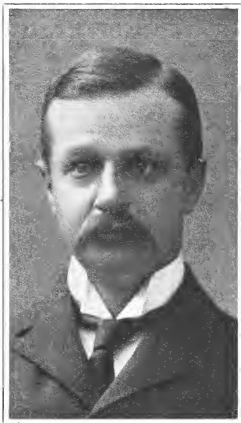
Within the past seven years more than seven millions of foreigners have come to our shores, and in twenty-five years 12,640,397 have arrived. A great number of these people are setting us an example of what small savings can do by sending to European countries \$72,000,000 in the last fiscal year. Within a period of six months—from May 15th to November 15th, 1907—the amount which went out to replenish foreign coffers was \$49,621,000. These figures represent only the amounts that have been forwarded thru the medium of postal money orders, and do not take into account the vast sums which are remitted to foreign lands by banks and express companies.

It is startling to contemplate the class of immigrants which has come to this country in the last twenty-five years.

John R. Commons, Professor of Political Economy at the University of Wisconsin, in his book entitled "Races

and Immigrants in America," draws an imaginary line across the Continent of Europe from northeast to southwest, separating the Scandinavian Peninsula, British Isles, Germany and France, from Russia, Austria-Hungary, Italy and Turkey. It separates countries not only of distinct races, but of distinct civilization. It separates countries of representative institutions and popular government from absolute monarchies; it separates lands where education is universal from lands where illiteracy predominates; it separates manufacturing countries, progressive agriculture, and skilled labor from primitive hand industries, backward agriculture, and unskilled labor; it separates an educated, thrifty peasantry from a peasantry scarcely a single generation removed from serfdom; it separates Teutonic races from Latin, Slav, Semitic and Mon-

golian races. The sources of American immigration have shifted from the Western countries so nearly allied to our own to Eastern countries so remote in the main attributes of Western civilization. This change is one that should challenge the attention of every citizen. Such a change has occurred, and it needs only a comparison of the statistics of immigration for the year 1882 with



POSTMASTER GENERAL MEYER.

golian races. The sources of American immigration have shifted from the Western countries so nearly allied to our own to Eastern countries so remote in the main attributes of Western civilization. This change is one that should challenge the attention of every citizen. Such a change has occurred, and it needs only a comparison of the statistics of immigration for the year 1882 with

those of 1902 and 1906 to see its extent. While the total number of immigrants from Europe and Asiatic Turkey was approximately equal in 1882 and 1902, yet in 1882 Western Europe furnished 87 per cent. of the immigrants, and in 1902 only 22 per cent., while the share of Southeastern Europe and Asiatic Turkey increased from 13 per cent. in 1882 to 78 per cent. in 1902. During twenty years the immigration of the Western races most nearly related to those which have fashioned American institutions declined more than 75 per cent., while the immigrants of Eastern and Southern races, untrained in self-government, increased nearly sixfold. For the year 1906 the proportions remain the same, altho in the four years the total immigration had increased two-thirds.

A striking fact is that 92 per cent. of the money on deposit in savings banks is in eleven States of the Union—the New England States (comprising Maine, New Hampshire, Vermont, Massachusetts, Connecticut and Rhode Island), New York, Pennsylvania, Illinois, Iowa and California, thus leaving thirty-five States representing deposits of only 8 per cent. This demonstrates plainly that the opportunities for depositing money in savings banks has not been sufficiently developed, especially in the South and West.

Every facility should be open to our people, and every man, woman and child should be able to deposit savings in any portion of the country at any time of the day. This can be afforded by the Post Office Department, because the post office is established in every city, town and village, there being exactly 61,814 post offices. The postal savings banks, besides encouraging economy and thrift, would afford a place of deposit, free from any possibility of doubt or suspicion, for vast sums of money which might otherwise be hoarded and kept out of circulation thru ignorance or lack of confidence. Wherever it may be this money has lost its proper functions, and the business of the nation not only receives no benefit from it, but even the prosperity of the country suffers, and may be eventually destroyed.

The laboring man going home at the

end of the week would frequently put his money in the savings banks if the opportunity were open to him, but he returns from his employment at a time of the day when the banks are closed and the saloons are open.

In the annual report I have recommended a postal savings bank system based on the experience of Canada for the last forty years, so far as the detail of arrangement is concerned. Therefore, we are profiting by their experience in applying the system to the United States, with this important exception—in Canada the money is put into the Treasury, the amount now on deposit being \$50,000,000. *Our plan is to obtain authority from Congress to deposit the money received at the post office in the national banks of that particular State.* In that way each locality would be benefited by having this new money (which had been hoarded and had lost its functions) led back into the channels of trade to the mutual benefit of capital and labor.

As an evidence of good faith that there is no intention or desire to compete with existing savings banks the rate of interest recommended is 2 per cent., the amount of deposit being limited to \$500 for any individual or society. The Government (Post Office Department) is a preferred creditor, and the Postmaster-General does not ask that any Government bonds shall be given as collateral for the deposits, as it is not desirable to absorb the bonds for that purpose, but that they be left free for currency. The Post Office Department would be secured as being a preferred creditor and by reason of the liability of the stockholders of national banks for double the amount of stock held by them, and the facility (thru the Comptroller of the Currency) of examining the banks at any time.

In answer to the point which has been raised in a very few instances, that this would tend to encourage depositors to take their money from State or national banks, it is self-evident that any individual who has the intelligence to go to a national or State bank with his deposit does so for the advantage of having it subject to payment by check, and in order to obtain accommodations in

the way of discounts of his own paper or that of his business clients. No business accommodations of any kind or description would be obtained at a postal savings bank, not even that of drawing the money by check.

As to the effect it would have on savings banks it requires but very little thought to convince one that a depositor who has his money in a savings bank (where he is receiving 3 or 4 per cent.) will not withdraw it and place it with the postal savings bank, thus reducing his interest by one-third or one-half, except, possibly, in times of crises or flurries such as we have experienced lately; and at such moments the great advantages of the postal savings banks would be felt because of the guarantee of the Government behind the deposits. The Government would be enabled to lead the money back instantly into the channels of trade thru the national banks in the same locality, and be instrumental in overcoming sudden stringencies due to large numbers of depositors taking their money out of circulation or hoarding it.

Another advantage of the system in Canada is the fact that it does not require any additional clerk hire to enforce it. Money order clerks at the various post offices have been able to handle the deposits, the practice being to enter the amounts immediately in the passbooks of the depositors.

It has cost about \$40,000 annually for the Division of Savings at the capital of Canada, and in the past thirty-nine years the sum of \$450,000,000 has been deposited and paid out, with a loss of only \$25,000.

Under the system proposed for our country the postmaster would forward to Washington daily a report of the name of the depositor and the amount of the deposit. Upon receipt of such report the Department at Washington would send an acknowledgment to the depositor. This would be a guarantee to the individual that the money had been

received, and would be a check on the post office for the reason that all depositors would be instructed to inform Washington if no advices were received by them within a stated period. The Postmaster-General should be given authority to designate all money order post offices, and such other post offices as may be deemed necessary, to receive deposits of money for savings, deposits to be accepted in multiples of a dollar, one dollar being the minimum. The money deposited in the postal savings banks should not be liable to demand, seizure or detention under legal process against the depositor. Withdrawals should be allowed at any time, subject to certain regulations.

As the Post Office Department can count upon receiving $2\frac{1}{2}$ per cent. upon its deposits in national banks, $\frac{1}{2}$ per cent. would be left to cover expenses, so that the postal savings bank system, once established, would be conducted at practically no cost to the Government, and would be of incalculable benefit to the whole people.

Thus the principal object of the postal savings banks would be to encourage habits of economy, not only among our own men and women, as well as children of ten years of age or over, who live in places remote from any bank, but also to encourage the foreign settler to deposit his earnings in this country, because after he had accumulated a few hundred dollars he would not be content to receive merely 2 per cent. interest, but would possibly seek to purchase a home, and the moment he acquired real property here he would become a more conservative citizen, would be actively interested in the affairs of the nation, and at the same time would place himself and his dependents beyond the likelihood of becoming public charges. Should, however, his earnings remain in the postal savings banks, the fact that he had an interest in the Government and something at stake would tend to make him a more desirable citizen.

WASHINGTON, D. C.





How an American Girl Made Up With the English

BY MATEEL HOWE

[Our readers will have noticed frequent quotations in our "Pebble" column from *The Atchison Globe*. Mr. Howe, the editor of the *Globe*, and his daughter, who writes this article, took a trip around the world last year. Mr. Howe's letters home to the *Globe*, now published in two volumes, are about the most interesting travel accounts we have happened to read. His daughter seems to be a chip of the old block.—EDITOR.]

TO begin at the beginning, I was sick when we left Hong Kong, and miserably lonesome and homesick, and when one is twelve thousand miles from home, and gets homesick, one also gets intensely patriotic. And the more homesick one gets the more patriotic one grows, and I was at the fiercely patriotic stage when I wanted to fight and die for my country, and preferably fight an Englishman. And the ship was hopelessly English, filled to the brim with English men and English women.

When I was very young and went to school and studied history, the first thing I learned was to hate the British. They had oppressed us and abused us when we were a little, young, struggling colony, and, consequently, they were a nation of blustering, bullying, beef-eating blackguards, and I hated them as fiercely as any Revolutionary patriot ever dared to hate. Of course, I learned better in time, and I thought my hatred had died a natural death long since, but the embers of that old anti-British sentiment seemed to have been sleeping in me somewhere, for I was just homesick enough to hate anything not American, and especially anything English.

Moreover, my experience thus far with Englishmen had been unpleasant. My father and I were going around the world. Most of the Englishmen I had met on the ships were of that disagreeable type that insist upon pointing out the bad points of these United States to every American they met. We were on a P. & O. steamer, the "Simla," and on

our way to Ceylon and India, and when I found that besides myself and my father there were only two other Americans on board, I could have cried with disappointment. Maybe I did, but I'm not going to tell.

There was one person on board, however, that I forgave for being English, and that was a Mrs. Williams whom I had known on another boat. She was traveling the same way we were; was a wealthy widow, and had only her maid with her, besides an Englishman whom she met at Hong Kong, and who was very much devoted. His name was Smythe—not Smith—and he shook hands up above his chin, and wore stocks and safety-pin scarfpins and blue and pink and yellow and green combinations such as nobody but an Englishman would wear for love or money, and said "jolly" and "ripping" and "doncher know" until I could have choked him, in spite of the fact that he was related to the Viceroy of India. He and Mrs. Williams and father and I sat at the chief officer's table with a few other English people, and it was there, I think, that somebody first mentioned Christmas.

Christmas! Horrors! We left Hong Kong on the 16th of December, so, of course, Christmas was near, but I had been too excited and lonesome to think about Christmas time, or to realize how near it was until somebody mentioned it at the breakfast table the second or third day out, and my homesickness before this was a perfect seventh heaven of bliss, a perfect garden of delight, compared to

the homesickness that surged over me at that one fateful word.

Christmas at sea! Christmas on board this horrible ship! Christmas with all these horrible Englishmen! Christmas—no home, no mother, no Christmas tree, no presents, no hanging up of stockings, no flowers, no Christmas dance, no holly, no mistletoe, no snow, no ice, no sleighbells, no Christmas shopping—nothing but sea and Englishmen. Oh, it was horrible, awful, not to be home—

I was deep in the midst of this cheerful reverie when Mrs. Williams sought me out in my corner to tell me that she was feeling a little bit homesick herself, and thought it might be fine to make a Christmas pudding, if we could get permission.

Christmas pudding! That sounded good. We always made one at home, and had a great time mixing it. So I began to sit up and take notice at once, and went off very gaily with Mrs. Williams to ask the captain, and the captain said yes.

He was homesick, too, I think, for he not only said yes, but asked if he might help stir, and went himself to see the steward and tell him to fix things for us, and that is a very great condescension for a captain, as every one will know who has known a ship's captain on his ship.

So the next morning, when we had finished breakfast, we found everything waiting for us in a little side room not far from the kitchen, and opening out on the passageway. There were big bowls and spoons to mix with, and raisins and nuts and bread crumbs and candied fruits and suet and spices—in fact, everything that possibly could go into a plum pudding was there. Mrs. Williams and Walker—her maid—and Mr. Smythe and I mixed that pudding without delay, and the captain and all the ship's officers came in to help stir and make a wish. I had already forgiven the captain for being English, and now I forgave Mr. Smythe and the officers, and began to be happier. It was very warm and everybody—including the men—wore white, so we could not imagine for a moment we were back home getting ready for Christmas, but we were very jolly, and this little attempt at keeping Christmas made us feel friends all at once, and not only friends but brothers, and I didn't hate anybody at all.

While we were making that pudding, I think everybody in the ship had taken a look at us—that is, everybody in the first cabin, and all the stewards and waiters and deck boys and cooks and kitchen helpers. The crew and most of the men employed on the ship—with the exception of the officers, of course—were Lascars, and every minute or two one of them would stick his gaunt, black-bearded face in for a look at the crazy white women who were mixing something queer in a little hot room, and working when they did not have to work, and the perspiration was rolling down their flushed faces. It was the first Christmas pudding ever made on that ship by the passengers—and, I dare say, the last.

By the time the pudding was mixt and handed over to the cook to be steamed, I was more than cheered up, and got to thinking that if we had a Christmas pudding we ought to have a Christmas tree, and I went at once to Mr. Smythe to find out if he could not suggest a way. Mr. Smythe had a way of getting everything he wanted, and I was quite sure that if he wanted a Christmas tree he would get it, if he had to make it grow out in the middle of the ocean. Mr. Smythe was a character, and he amused us all the time. He roomed with my father, so that father had a good opportunity to know him well. He got more attention than anybody on the ship—even more than the captain, I believe. He was always perfectly good natured, and had a charming smile, but he never was quite suited. If there was one kind of mustard on the table, he wanted another kind. If the pepper happened to be red, he wanted black, and vice versa. He always had his table steward and the head waiter hopping madly about hunting up something or other that he happened to think of, or Mrs. Williams or father or I happened to think of. If he wanted something or we wanted something, he could not imagine why we should not have it. We had our deck chairs together, and I think he spent half his time getting those chairs moved to the most desirable places. If he had not been so good natured about it everybody would have hated him, but as it was, everybody laughed. Father said every time he went into his stateroom he found the steward brushing Mr.

Smythe's clothes, or doing something for his comfort. He never touched father's clothes, tho father "tipped" twice as much as Mr. Smythe. But then that is always so. An Englishman traveling invariably gets all that he is paying for, tho he has to fuss a good deal to get it. An American takes what he gets, and keeps still to avoid the fuss. Mr. Smythe certainly got all that was coming to him. Once Mrs. Williams carelessly remarked that the water-pipes for the ladies' bath must be somewhere near the boiler, as she was unable to get cold water to rinse in after a bath, and Mr. Smythe wanted to have all the pipes on the ship instantly torn out and rearranged so that Mrs. Williams could have that cold water.

When I consulted Mr. Smythe about the Christmas tree, he said he thought I could get one, or something that would do for a Christmas tree, at Singapore, where we were to spend a day. The chief officer felt sure we could get one, and every one at our table began to plan for that tree.

We had a whole day in Singapore, and spent the morning viewing the beautiful tropical city and its gardens, from rickshaws. Singapore is only a few miles from the equator, and is noted chiefly for its intense heat, but the day we were there happened to be unusually pleasant and cool.

After luncheon at the hotel, father returned to the ship to do some writing, and Mrs. Williams and Mr. Smythe and I started for a toy shop. We found a regular English shop, where we could get everything wanted for a tree, and as the time was growing short, we decided that I had better take Walker, the maid, and go after the tree, while Mrs. Williams selected the trimmings and did some other shopping. The ship sailed at five o'clock.

We had been told that we could get a tree at a nursery and hot-house about a mile from the hotel. So Walker and I took rickshaws and started. We had Chinese coolies to draw us, and they were very slow, and I could not hurry them. When my father and I started on our trip, I was but newly graduated from a finishing school in Washington, and father said he was taking me along so as to get some of the benefits of the money

that had been spent on my education. He called me the "Educational Bureau," and I was expected to know everything under the sun, including geography—who ever heard of geography in a finishing school?—and Chinese. But, altho I was the "Educational Bureau," I did not know enough to make those coolies hurry, and my knowledge of the Chinese language was limited extremely. I believe I could say "Good morning," but that was all.

When we got to the nursery, the man in charge said he was sorry to say he had no Christmas trees, or anything that would do for a Christmas tree, but that he was sure I could get something at the Botanical Gardens, a mile or two further on. It was getting late by this time, but I was determined to have that tree or die. So off we started to the gardens, tho we had been there in the morning. It was further than I realized, and by the time we got there, I found we would have to hurry. So Walker and I flew around thru the grounds on foot, hunting the head gardener, and, finally, after much delay and much loss of valuable time, found the man and got our tree. It wasn't a real Christmas tree, but it was green, and it would trim, so we were happy. But we were not so happy when we got back to the gate, and our slow-moving coolies and found we had less than an hour in which to get to the ship. The dock was four miles from the hotel and it had taken us nearly an hour to come from the hotel to the gardens.

Every one who had learned of our tree had been interested, and the man we got it of had carried it for us to the gates. He refused any pay for the tree because it was a Christmas tree, and, bless him, he wished us a "Merry Christmas." He was an Englishman, too, and he could speak enough Chinese to tell our coolies to hurry, so after thanking him warmly, we started at a good pace.

A Chinaman, no matter how low, has no respect for a woman, be she rich or poor, white or yellow, high or low, and our coolies were no exceptions. It was hot, and the rickshaws were heavy, and they were being paid for by the hour anyway, so the coolies did not intend to hurry when a mere woman urged it. They poked and poked, and the time

grew less and less and less, until I was almost frantic with fear of losing the boat. Finally when I was almost desperate, I saw a small carriage, with a small horse, coming our way. It was driven by a native, and was empty, and I decided to take it, for a horse, no matter how small, is faster than a man, and it seemed to me a small sized rat could have gone faster than those coolies.

We hailed the man and jumped into the carriage hurriedly, and I paid the coolies four times as much as the regular rates, to avoid a row. But we were out in the country, and there was only one house near, and its blinds were drawn, and we were women, so the Chinamen thought they could intimidate us and get more money. I told the driver to drive on, but one of those fiendish devils gripped the horse while the other stuck his fist in my face, and waved it madly, and they both yelled like Comanche Indians—only an Indian never could make as much noise as a Chinaman—and I was green with fear. I think in a minute I would have given not only all my money, but my jewelry and my clothes, as well, if they had asked for them, but just at the crucial moment the door of that nearby house opened, and out came an Englishman. He had evidently been taking his siesta, for he was only half dressed, but he dashed straight to us, grabbed one of the Chinamen, kicked the other, and told our driver to go on. I had only time to call back a "Thank you," but I'll always remember him as he stood in the middle of the palm bordered road, madly clutching at his clothes and kicking those Chinamen. He was big and blond and ugly, and had a beard, but he looked like the angel of deliverance to Walker and me.

We galloped every step of the way to the dock, and found the ship still there, tho in an uproar, all on our account. Father had our trunks half packed up on deck, ready to get off. He and Mrs. Williams were running up and down; Mr. Smythe was jumping about trying to find out how long the captain would hold the ship, and the other passengers were hanging over the ship's side looking for us. When we finally appeared, hot, dirty, tired and breathless, and covered with red dust, but dragging my precious tree,

they all cheered. I had delayed the ship, scared my father almost to death, and upset the whole first cabin, but I had my tree, and they cheered me. They were English, too; but I loved them all at that moment. We were all white, anyway, and you do not appreciate how much that means till you go to a black man's country.

Singapore has the prettiest harbor I have ever seen. It is not magnificent, but it is beautiful. It is dotted with a multitude of tiny islands—all thickly covered with palms and riotous, creeping green things, with gorgeous tropical blossoms. One great ship sailed so close we passed thru its reflection, mirrored in the water. We left just in the midst of a tropical sunset, and the waters were all pink and gold. Tired but happy, I stood at the rail and waved good bye to the naked little brown divers that laughed up at me from the water. I shall never forget Singapore, nor my Christmas tree.

Mrs. Williams and I decorated the tree Christmas Eve after dinner. We placed it in the middle of our table, and every one promised not to look at it till morning. It was fun getting the tree ready, and yet it brought a lump to my throat. We were so far from home; the Indian Ocean is so far from the Missouri River, where I belong, and I could not but think of other Christmas Days and those others at home. My cabin mate, a young girl of my own age from Canada, was the only other girl on board, and she was homesick, too; tho she said she was not. It was she, I think, who suggested that we hang our stockings out on the rail in the passageway beside our door. No sooner thought of than two white stockings were hanging pinned to the rail, and, as a crowning touch, we pinned our calling cards on the tops.

Then we went to bed, but not to sleep. One of the young officers on board discovered the display of hosiery, and promptly notified all the others. About twelve o'clock we heard a suppressed commotion outside our door, and a lot of whispers and smothered laughter. Peering out thru the curtain, we discovered every man on board ship bunched about our stockings, and all, to a man, elaborately attired in pajamas and slippers and dressing gowns. One of the funny things

about Englishmen to me is the cool, calm manner in which they parade around in their pajamas, with only a kimono or dressing gown added, every morning. If one rose early enough, these Englishmen could be seen in dozens in airy costumes, having coffee, or something, on deck, and not in the slightest embarrassed at the sight of a girl. However, I got up early but one morning. It was quite enough.

But this Christmas Eve they were shadowy ghosts—or looked so, as the lights were out, and we were laughing so hard we could hardly keep in our berths. When they finally pinned our stockings back, they were bulging, and it was hard work to open them at once. In a few moments the ghostly throng retreated a few steps, and, at a sign from one of them, began a series of Christmas carols. I may have heard worse singing, but I cannot remember where. But after they had left—still singing—and after I had laughed and laughed, I found that my eyes were wet. They were doing their best, those Englishmen, to make the two girls on board feel less homesick, and one of them was very grateful.

We opened our stockings in the morning, and found oranges and nuts and candy and a lot of ridiculous presents. Then there came breakfast, and the tree, for all to admire, and more ridiculous presents. But none of us was very gay, tho we all tried so hard to be. After all, it was Christmas, and we were out on the Indian Ocean, thousands of miles from home, and thoughts turned too often to the real Christmas at home to be very gay.

The day dragged interminably. But in the evening we had a big dinner, and lighted our tree and had our plum pudding. We had made enough for our table and the captain's table. Everybody dressed up, and the captain and others made speeches, and we all drank toasts. Though the ship was almost entirely English, a toast to the President's health was drunk, as well as to the King's, and to our own good land as well as to Merrie England. After dinner, we had a dance out on deck, and my last waking thought that night was that our good George Washington had been so bitter toward so worthy a people.

ATCHISON, KAN.



Cobwebs

BY LOUISE IMOGEN GUINEY

Who would not praise thee, miracle of frost?
Some gesture overnight, some breath benign,
And lo! the tree's a fountain all a-shine,
The hedge a throne of unimagined cost;
In wheel and fan along a wall embossed,
The spider's humble handiwork shows fine,
With jewels girdling every airy line,
Tho the wild mason in the cold be lost.

Web after web, a morning snare of bliss,
Starring with beauty the whole neighborhood,
May well beget an envy clean and good.
When man goes too into the earth-abyss,
And God in His altered garden walks, I would
My secret woof might gleam so fair as this!

OXFORD, ENGLAND.



The Municipal Situation in San Francisco

BY HENRY SUZZALLO

[Professor Suzzallo was connected with Mr. Langdon when the latter was Superintendent of Schools in San Francisco, but is now an instructor in the Teachers' College of Columbia University.—EDITOR.]

THE municipal situation in San Francisco presents to the serious student of American social life one of the most interesting and hopeful subjects for study. Recent conditions in that municipality have exemplified a congestion of American problems within a single community more complex and acute than any hitherto known. Every dominant problem in our American life had added itself to San Francisco's complex despair. The difficulties arising from organized graft in government and the fierce struggle of labor and capital, which are more or less general in the United States, were added to those which were local to the instant need of rebuilding a large city after a great catastrophe. The record of failure upon the part of other communities when dealing with these evils in less complicated forms offered little encouragement to the hope that San Francisco would be able to cope with its own serious and complex troubles. Yet the municipal election of last November would seem to indicate a thorough redemption of the city. Its verdict is as hopeful for the future as prior conditions were discouraging. The head of the graft prosecution, District Attorney Langdon, was re-elected by a sweeping majority of 16,000 votes; while Mayor Taylor, whose appointment as the successor of ex-Mayor Schmitz was dictated by the district attorney during the period when he absolutely controlled the government thru the confest supervisors, was returned to office by almost 10,000 majority. In addition, the board of supervisors and practically all the other municipal offices were filled by the election of able and public-spirited men, who represent more established integrity and effi-

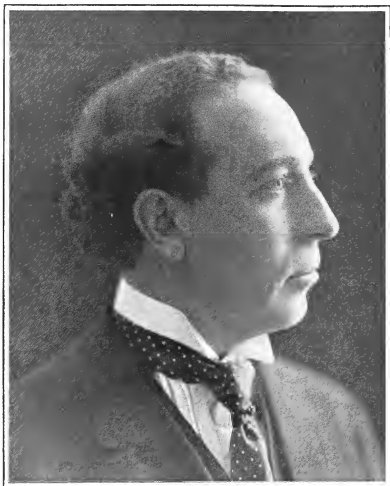
ciency in office than San Francisco had ever known before.

The completeness of the moral victory is surprising to those who have had no intimate knowledge of the systematic work conducted by the reform leaders during the past two years. In organization and method the reform forces of San Francisco offer a striking contrast to the short-lived movements that have been temporarily successful in other cities. At the same time, an ideal is presented for any future efforts for the political betterment of cities.

Reform in San Francisco represented no conglomerate of the puritanic forces of the community, more or less out of touch with the ideas and the sentiments of the masses, as it has elsewhere. It was a sane, practical effort for the restoration of municipal government, completely unified thru the personality of a district attorney who realized that no reform movement could be permanently successful unless it utilized every expert agency for the detection and punishment of crime and carried the support of the masses with it at every step. Every man who came into the reform movement, however powerful he might be to contribute, came in on the terms of the district attorney. The bold use of immunity, an apparent compromise with crime which finally reaches the sources of crime, made possible the proof of corruption in every quarter where it was said to have existed. A practical regard for the temper of the man on the street made it possible for the ideals of the prosecution to become the belief of the masses, insuring the majorities upon which any lasting effort for reform must depend. The gradual evolution of a reform movement from a single, faithful

and courageous district attorney, isolated and impotent in his office, to the inclusion of an honest millionaire, a great prosecutor, a great detective, several expert lawyers, a host of assistants, and finally a people willing to support a movement with enormous voting majorities, is one

as a means of self defense. Eugene E. Schmitz, an orchestra leader, was the candidate for Mayor upon that ticket. William H. Langdon, a teacher and lawyer, was the nominee for superintendent of schools. Both were elected, the latter leading by a large vote. Thus the two



WILLIAM H. LANGDON,
District Attorney of San Francisco.

of the most interesting developments in recent municipal history.

The teamsters' strike prior to the municipal campaign of 1903 had given the laboring classes a feeling that government was on the side of the capitalistic classes, more particularly the Citizens' Alliance, an organization hostile to the existence of organized labor. The result was the launching of the new Union Labor party

opposing figures in the recent sensational struggle were brought into public life by the same party, and became members of the same political administration. For one the campaign and its success meant the creation of a political machine; for the other, the beginning of a large personal following independent of parties and party bosses. Friction of greater or less extent occurred frequently between

the two men during this first term, largely as a result of the extension of the new political machine into the Board of Education, where the superintendent of schools had a voice, but no vote. No public and violent breach of relations occurred, however.

With the opening of the campaign of 1905, charges of graft in connection with houses of ill-repute, gambling machines, etc., were made. The Republicans and Democrats fused against the Union Labor party. Boss Ruef became badly frightened, and he determined to re-elect Mayor Schmitz at any sacrifice so as to maintain the political machine, now fairly well organized. In order to strengthen the ticket, but with no expectation of the candidate's success, William H. Langdon was given the nomination for District Attorney. The entire Union Labor ticket was elected, with Schmitz and Langdon leading by 6,000 votes. The machine was now complete; but there was one flaw. The flaw was District Attorney Langdon.

During this campaign Francis J. Heney, famous in the land graft prosecutions, took the stump and created a sensation by saying that he had evidence to put the Union Labor leaders in jail. After election he was brought before the grand jury to present his evidence, but failed to do so. In spite of this fact many had become suspicious of the administration. Among these was District Attorney Langdon. After one week in office he broke completely with his party associates in office over the appointment of his assistants. Soon he began to investigate the vice of the city in the attempt to discover evidence of graft. He refused to dismiss criminal cases that had a "pull" behind them; raided the gambling houses and the houses of prostitution; and soon drew the fire of the whole administration upon himself. Unwilling to make charges without evidence, he worked for months, but could not force a break in the machine organization. His power was further weakened by the refusal of the administration to grant him funds for his work.

Meanwhile many of those who had been on the opposite side to Langdon in his campaign for office were investigating on their own account. They soon became morally convinced of the rottenness

of the municipal government. The press for the larger part opposed the government. Rudolph Spreckels in particular had gotten an insight into governmental crookedness. Francis J. Heney, who was ridiculed for his inability to make valid his campaign charges, was working quietly. The new grand jury was on the point of being drawn. Spreckels offered a fund of \$100,000 to investigate the city. Heney united with him, and brought Federal Detective Burns into the work. These independent forces, for the larger part opposed to Langdon at the time of his election, had now become convinced of his honesty. They offered their services to him, and he substantiated their faith in him by accepting. That coalition in forces was not made, however, until the District Attorney was convinced that the evidence would be forthcoming, and that these men were willing to co-operate continuously in reaching the criminals, no matter in what social class crime was to be found. Hiram Johnson, J. J. Dwyer and C. W. Cobb were added to the legal staff. Burns expanded his detective force. The prosecution was now efficiently organized, and the work began in earnest. But the people were yet to be convinced that the prosecution was not a political movement. Here the tactful generalship of District Attorney Langdon, with his large personal following among the masses, came into play. At all times his final guidance of the policies of the prosecution assured the movement of popular support.

After months of solicitation upon the part of the prosecution, the officers of the public service corporations flatly declined to co-operate in any attempt to reform the government by revealing their transactions with the city officials. The prosecution now turned to the office-holders themselves. Detective Burns trapped one of the Supervisors in the acceptance of a bribe. Here was the entering wedge. He was granted immunity upon confessing to the District Attorney. Those implicated by the first confessions were likewise granted immunity. All the supervisors confessed, and the evidence was now fairly complete. The Mayor and the boss upon the one side, and the leaders of the corrupt corporations on the other were involved. Indictments were re-

turned by the grand jury, and the prosecution proceeded to the trial of the cases before the superior courts. Mayor Schmitz was found guilty of extortion and sentenced to five years in the State prison. Boss Ruef confessed while in process of trial. Louis Glass was convicted upon second trial and also committed to the penitentiary.

Meanwhile the whole city government was disorganized. While the special prosecutors were trying the cases, the district attorney's office proceeded to protect the government against the criminal offenders who had not yet been deprived of office. Thru his control of the supervisors who had confessed and been granted immunity, he blocked all efforts of the Mayor and the boss to use the government for their defense. When the Mayor was finally put in jail, he caused them to elevate one of their number to the acting mayoralty. When the status of the convicted Mayor was finally established by the higher court, he removed the acting Mayor, and caused the selection of the Hon. Edward Robeson Taylor to that position. When the new Mayor had the names of his appointees for the supervisorships ready, the confessed supervisors were forced to resign one at a time, until honest men occupied every supervisorship. Thru a dictatorship warranted by the special emergency in municipal affairs, the District Attorney had cleaned up the government of the city with his arbitrary and unusual power. His work done, he delivered the government over into the hands of the new officers, and has since had no suspicion of connection with governmental affairs other than those of his own office. These officials, appointed thru the work of the prosecution, have now been re-elected by an overwhelming vote of the people. The re-constitution of the municipality has been given the legal warrant demanded by the spirit of popular government.

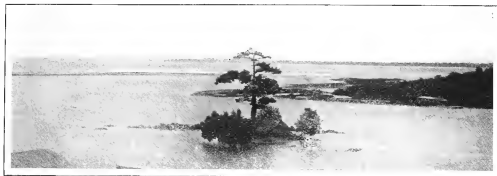
With the corrupt governmental officials driven from public office, and men of high standing put in their places, San Francisco has today a thoroly clean and efficient government. The conviction of

corrupt politicians and capitalists who have been the leaders in the graft ring has established the ability of government to punish offenders in high station. The defeat of the Union Labor party in the last campaign, largely thru the opposition of the real leaders of organized labor — Furuseth, McArthur, Casey, Sweeney and others—removes the strife of the economic classes as a determining factor in municipal affairs, so that the true issues of city affairs may be kept in the foreground. The situation is inspiring to the friends of good government. It is discouraging in the last degree to the corruptionist class. But the question of its permanency is already being raised by those who have noted the decadence of more than one municipal reform movement.

One thing seems certain. San Francisco will never fall back to its previous condition. There is reason to believe from the experience of other cities that every reform administration leaves standards of efficiency and honesty that are never completely effaced even by succeeding corruptionists. But the ability of good government to sustain itself on a high plane thru a long series of administrations will depend upon a number of factors. The graft prosecution must continue to convict the men at the head of the corrupt corporations, so that their pledge to the people may be completely realized. The larger railroad machine which dominates the State and is the encouragement of the less powerful local machines must be crushed out. The self-sacrifice of the leading men of the community now holding office in San Francisco must be appreciated, encouraged and maintained. The people must continue to nominate and elect officers upon a non-partisan basis. The intrusion of the industrial struggle into municipal affairs must be avoided, along with the injection of national and State party issues. The demands are many. Future events alone can determine whether or not the people are equal to the necessities which continued good government imposes.

NEW YORK CITY.





PROVIDENCE ISLAND,
Where the landing was made by the first American Colonists in 1822.

Past, Present and Future of Liberia

BY JAMES J. DOSSEN, LL.D.

ASSOCIATE JUSTICE OF THE SUPREME COURT AND VICE-PRESIDENT-ELECT OF LIBERIA

LIBERIA is the name given to that part of West Africa lying between the British Colony of Sierra Leone on the northwest and the French possession of the Ivory Coast on the southeast. Prior to the convention between Great Britain and Liberia in 1882, and that between the Republic of France and this country in 1892, the Atlantic frontage of Liberia stretched from Soloma on the northwest to the San Pedro on the southeast, a distance of about 450 miles, with an indefinite interior. Now her coast line is confined between the Manoh and Cavalla rivers, a distance of 350 miles, running back from the coast to a varying distance estimated at 250 to 300 miles.

Liberia, it will be remembered, was founded in 1822, about twenty-five years after the founding of the British colony of Sierra Leone by Sharp and Clarkson, by a few American philanthropists who organized under the name of the American Colonization Society, for the express purpose of planting a colony in Africa, whither negroes in America who might become free might be sent, in the hope of rearing in the fatherland a Christian community. Among the men who took an active part in this first movement were Judge Bushrod Washington, of Virginia; Henry

Clay, General Fenton Mercer and other prominent American citizens. The venture had also the strong endorsement of President Monroe, who, as early as 1801, when Governor of Virginia, had advocated the "separation of the two races and the return of the American negro to his natural habitat in Africa."

The United States Government, not then a colonizing power, withheld itself from direct official participation in the "experiment." But nevertheless, after the passage of the Act of 1807, it took an active part in suppressing the oceanic slave-trade and in liberating and sending to Liberia negroes who had either been captured on sea or brought into its territory after the said enactment. Of this class no fewer than 5,000 were sent to Liberia by the United States Government itself, the Government providing the means for their location and maintenance. Liberia is often stigmatized as a "backward community," and her apparent slow growth and progress adversely criticised by those who, perhaps, with the best intentions toward her, are nevertheless ignorant of or have failed to grasp the feebleness with which the "experiment" was started, and the environments amid which she has had to develop.

As stated above, the planting of the Liberian colonies was the venture of pri-

vate societies, which in the very beginning found themselves financially weak and on that account greatly handicapped. These societies, while full of noble aspirations and the purest motives, lacked the means requisite to launch successfully such a great undertaking, and to start such industries and enterprises that would set the settlers on their feet and give the colony a push forward. Fresh from the shackles of the most crucial servitude, where every opportunity for improvement and the acquirement of wealth had been denied, these men, to use the words of Dr. James Hall, the founder of Maryland in Liberia, were a most unsuited class (humanly speaking) to embark on such a stupendous mission.

Altho the over-sea traffic in human flesh had been formally abolished since 1807, and the navies of France, England and America hunted the slavers up and down the Atlantic, the slave-trade, with all of its horrors and scenes of misery, was securely entrenched on the upper "Grain Coast" when the Liberians landed here. At Grand Cape Mount and at other points on the Liberian coast, including Monrovia herself, where the first settlers landed, the barracoons of English and Spanish slave-dealers existed, and it was due to that that the natives were incited to deliver a most determined attack upon the colony eleven months after it had been founded.

I am afraid that the part that Liberia played in rooting up slavery and in helping to wipe out, in this part of West Africa, the blackest curse of modern times, has been sadly forgotten by the descendants of Anglo-Saxon statesmen and philanthropists who, just a century ago, sought to right the wrongs perpetrated upon Africa for three hundred years and to wipe from their national escutcheon the blot of African slavery. This signal service rendered by Liberia to the cause of humanity and justice, if she could point to no other achievement, is a cogent answer to her critics and detractors, who not infrequently are demanding the reason for her political existence.

In 1847 the Liberian colonies, which up to this date had been governed as the Commonwealth of Liberia under the tutelage of the parent society, was forced

to assume the status of an independent state in order to enforce its laws and protect its interest against foreign aggression. The circumstance which led to her taking this great "leap into the dark" at a period when, on account of her weakness and inexperience, she needed the fostering care and guiding hand of some strong friend, was such that left to her no other choice. And it is a fact, which seems not to be generally known, that this course was advised by the society as the only way out of a crisis which had arisen and which could not be met under the old régime.

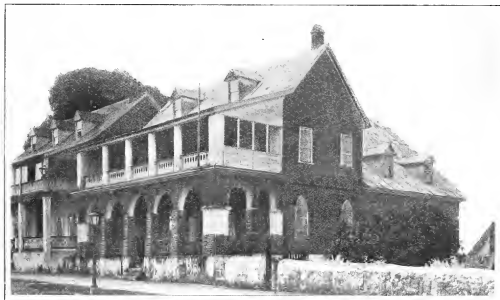
For fifty years Liberia has pursued a policy of strict conservatism in her intercourse with the outside world. This attitude has been sharply criticised and pointed to as the real cause of her "backwardness" by outsiders, who sometimes display a questionable eagerness to mark her forward movement.

It is generally admitted by intelligent Liberians, who are abreast with the developments which have taken place in British, French and German West African "spheres of influence" during the last twenty-five years, that this policy of conservatism which has kept the greater part of our coast and rich interior locked to foreign enterprise and push, has greatly retarded the progress of the Republic and tended to national weakness rather than national prosperity. But perhaps the cause for this unwillingness on the part of Liberia in the past to enlarge her intercourse with the Powers of Europe engaged in West African development may be sought for and in a great measure found in the past attitude of those nations toward weaker races. The fever for the acquisition of territory and the founding of "spheres of influence" in Africa, which seized Europe with such relentless force during the closing quarter of the last century, and the "might-over-right" policy followed by the Powers in the consummation of this object, naturally made Liberians shy and circumspect in their relations with foreigners. But if one will carefully study the Liberian's mind he will find there is no ingrained disposition on our part to selfishness and narrowness in our relations with foreigners, as some have endeavored to show. They will find, how-

ever, that the average Liberian, whether civilized or uncivilized, is a passionate lover of his country and is anxious for its progress and success. They will also find that the Liberians so love their independence that they will studiously avoid any course that is likely to subvert it.

Comparing the past attitude of Europe toward Africa and the African with the new and more enlightened thought of the present day, one is agreeably surprised at the change which public opinion has undergone on that continent

successful colonization in West Africa. Perhaps the first Britisher who had the courage to draw public attention to the blunders and mistakes of this shortsighted and ill-conceived policy which aimed at destroying rather than preserving the country and people whom Europe had taken under her tutelage for the avowed purpose of improving, was the late Mary Kingsley, a woman of uncommon perceptiveness and judgment, who traveled extensively in West Africa and with her penetrating eye and inquisitive mind investigated on the spot *actual con-*



THE EXECUTIVE MANSION.

The official residence of President Arthur Barclay, Monrovia.

relative to Africa and the rights of Africans. After a long role of blunders and failures at colonization in West Africa by those intrusted with the development of Negroland, it has at last been discovered that the use of machine guns and punitive expeditions, the ruthless waste of blood and the devastation of the country they have come to improve and rebuild, the dislocation of native rule and native institutions and the obliteration of native laws and customs which form the framework of their social and political life under which they have lived and prospered for centuries, are not the best methods, the best regime for tangible and

ditions which served as a key to the real cause of repeated failures, and in her "West African Studies," which she published, called "a spade a spade" no matter where she found it.

Almost simultaneous with Miss Kingsley's publication there appeared in English journalism *The West Africa* and *West African Mail*, journals devoted exclusively to African affairs, whose strong, uncompromising advocacy of native rights and whose sound, enlightened views on African affairs generally, supplemented by similar efforts in France and Germany as well as the noble work of societies that have sprung up in

those countries to champion the cause of native races—thru these agencies in a great measure have been produced the new attitude and the new sentiment, on all sides visible in Europe's present dealings with Africa, the most notable examples of which are supplied by the wise and judicious statesmanship of the present day.

Under this new, beneficent policy,

of telegraph communication between Liberia and Europe. The pacification of our rich interior and the organization of law and order in those regions which under the indomitable energy of the present government is progressing satisfactorily opens a rich and hitherto untouched field for the capitalist and investor who possess the initiative and the faith to launch a new enterprise.



THE AMERICAN LEGATION, MONROVIA.

which recognizes and respects the rights of weaker races and in which the spirit of Imperialism is dictated by Justice and Righteousness, Liberia may feel justified in departing from the old rut of conservatism and in throwing wide open her doors to the legitimate commerce and enterprise of all nations. By a happy coincidence there sits at the head of the young Republic at the present time a man of sound progressive views who is capable of recognizing Liberia's present opportunities and willing to utilize them for the highest good of the nation. Looking forward there appears a brighter day for the struggling Republic. The administration of President Barclay has already been marked by a larger introduction of foreign capital and enterprise, the construction of motor roads, the improvement of national finances, the increase of commerce, the peaceful penetration and development of the Hinterland, and a larger incorporation of the indigenous tribes. Quite recently a concession was granted for the establishment

Dutch, French and Liberian travelers, traversing our Hinterland, have all called attention to its mineral richness. Anderson, the Liberian explorer and cartographer, who made his explorations in northwestern Liberia in 1868, exactly thirty years before the French mission of Hostains d'Ollone, and Captain Richard Watkins, another Liberian traveler, who penetrated the interior of southwestern Liberia to a distance of about 150 miles as early as 1845, have both testified to the free use of gold by the natives of the backlands.

But perhaps Liberia's greatest wealth lies in her unbroken forest of mahogany and other furniture and hardwoods, and her immense vegetation of rubber and fiber plants. Over twenty varieties of rubber have been found in the Liberian forest, some of which belongs to the first grade of African rubber. In 1890 a monopoly for the collection and exportation of rubber was granted an English syndicate, but this restriction has been removed by recent enactment.

It is remarkable that altho Liberia is an off-shoot of America, founded by American philanthropy, her form of government, laws and polity framed after that of the great Republic, and the further fact that a large percentage of her citizens, the negroes, are bound to Liberia by the ties of a common race, Liberia seems to have dropped almost entirely out of American thought since the independence of Liberia and the withdrawal of the society that founded her, if we expect the interest manifested toward her by American missionary societies to which I shall shortly refer.

In the large and constantly increasing over-sea trade carried on between Liberia and foreign countries not an American sail is seen in any of our ports. Thirty years ago a considerable trade was carried on between this country and America in American bottoms, but this has stopped owing to the failure to replace sail by steamers of greater speed and facilities.

Meanwhile shipping between this country and Europe has increased steadily. The Elder-Dempster Line, under the pushful management of Sir Alfred Jones, has a weekly and fortnightly service to Liberia. The great Woermann Line of Hamburg, another example of push and enterprise, serves the Republic with four lines of steamers, so that there is hardly a day that the German flag is not seen in one of our ports. France and Spain each maintains a fortnightly service, and very recently the great Hamburg-American Line established a service to Liberia. The Liberians, with their taste and preference for American products, must supply their wants via Liverpool or Hamburg, which, on account of heavy charges rising from double freights and the rehandling of goods, renders American products expensive and thereby prevents the expansion of commerce between the two countries.

The establishment of steam communication between the two countries would overcome this difficulty and bring closer together the mother country and her offspring. When it is remembered that American enterprise and American money (the American colonization having up to 1867 expended \$2,600,000) founded the colonies which have since

become the Republic of Liberia, and the further fact that the greatest social problem of that country—the race problem, which is becoming more and more acute—will find in immigration to Liberia a happy and equitable solution, there would seem to be strong reasons why America should become Liberia's "next best friend." Whatever may have been the traditions which in the past have withheld that government from taking a deeper interest in West Africa and particularly Liberia, it would seem that they have undergone a radical change recently, under the progressive spirit and matchless statesmanship of President Roosevelt.

Among the most urgent needs of Li-



J. J. DOSSEN.
Associate Justice of Liberia.

beria is that of immigration. A country with an area of nearly 45,000 square miles and a civilized and governing population estimated at only 30,000 is an extraordinary spectacle. We need immigrants to build up the waste places; to plant strong and industrial centers in the

rich and virgin backlands and on the Manoh, the Makona and the Cavalla Rivers, which form the frontiers of the Republic. We need accessions to plant Christian civilization in our remote Hinterland and to teach the 2,000,000 indigenous population the peaceful pursuits of Western civilization.

This America can better do than any other country. The American negro, with years of training and preparation behind him, is the very material for this great work. If within the next five years 50,000 industrious, thrifty and intelligent negroes should be settled in Liberia thru the unstinted generosity and good conscience of the American nation; and if, as in the case of the Israelites on leaving Egypt, they should come, not in poverty and rags, but by a generous hand and a fair proportion of the accumulated wealth which their ancestors by bitter toil amassed for the American people during the crucial days of slavery, America will have then performed a great humanitarian act and discharged an indisputable moral debt which she owes to Africa and the African.

Another great need of Liberia is Christian education. I do not hold the view of some, that Christianity and Christian missions have effected no good in the moral and educational uplift of Africa, and that Mohammedanism is the religion best suited to the natives of this country. On the contrary, I hold a decidedly opposite view. I admit that Christianity, as it is sometimes seen

among some of its western votaries, is a deformity; that the rule of conduct taught in the "Sermon on the Mount" and the "Golden Rule" is not infrequently disregarded by the custodians and propagandists of that religion in the blind rush for empire and the greed for gold; but this is equally true of most creeds, not excepting even Mohammedanism.

The fact is that Liberia as she exists today owes an indisputable debt of national gratitude for the untiring and self-sacrificing labors of the missions established here by the Protestant and Methodist Episcopal Churches of America, which for half a century have played a most important and conspicuous part in the moral and religious uplift and educational training of the people of this Republic, and whose work in civilizing, Christianizing and preparing for citizenship the indigenous population forms one of the most brilliant chapters in the history of African missions.

Under the new régime mentioned above a wider field for educational and missionary work opens. Along with the flag should go the church. Here again is a golden opportunity for the American people, who alone have missions in Liberia, to do a great and noble work for Africa.

Thru the open door which Liberia holds out to her will America utilize her present opportunities for promoting the civilization and regeneration of the "Dark Continent?"

MONROVIA, LIBERIA.



San Francisco

To the Builders and the City

BY HARRY H. KEMP

BUILD well your city, hight on gleaming hight,
And rivet strong the beams, artificers skilled
In iron and in steel! Let heaven be filled
With granite bulk and marble huge and white
Until the nations wonder at the sight;
Make light the fame of Babylon as ye build
And those tremendous works the Pharaohs
willed,
Abandoned to the desert and the night.

And, Shining One—not being less august
Than those forgotten cities high and vain
Whose massive foreheads now salute the
dust,
Whose limbs, dismembered, strew the level
plain—
Oh, lay thy new foundations deep and wide
In love, but not, as they, in lust and pride.

LAWRENCE, KAN.

The Belled Woman's Son

BY ROSE MELROSE

THE following incident is related to show that, after all, the carpet-baggers and the Republican party are not wholly responsible for the race problem in the South. The seeds of it were sowed blithely fifty and a hundred years ago, and we shall not settle it without the right kind of restitution, which will prove to be something more complicated than a generous division of poll taxes and the abandonment of the snobbish phrase, "social equality," that is so beside the mark, and which is always an indication of what is ignoble in either race that uses it. Things are not so easily settled as some of us think. We forget the wrong that was committed long ago, but it does not forget us. It lives like the will of God to chasten us. It surpasses memory and the grave, comes back by way of the future and meets our children at the front gate. And we can no more bury it in the past than we can lay the ghost of a murdered man.

But here is the story, and look where you will in the South today, you will find the application.

It was a privilege, as privileges in slavery went fifty years ago, to belong to Mrs. Melrose, of the Melrose plantations, for she was a rich and indulgent mistress. But she had that monarchical conception of life which developed a sort of royal temperament in the Southern aristocrat. It is founded upon natural courage, generosity and the sense of power. These are qualities that make a few men great, but they do not develop a great people. They belong too much to the exclusive class. Thus Mrs. Melrose was an admirable member of that small but magnificent circle of eight thousand aristocrats who owned the South and ruled the nation before the Civil War. The elegance of her manners, the very dignity

of her spirit, depended largely upon the fact that she owned twelve hundred slaves and six thousand acres of land. This was by no means an ignoble conviction. The sense of ignobility belonged entirely to the slaves. On the contrary, it was a grand sensation, quite distinct from the parvenu consciousness of the average trust magnate of our own times, because it exalts a man more in consciousness to own men than money. It inspires a next-to-God feeling.

So Mrs. Melrose enjoyed the advantages of her position without enlightenment and without the corresponding qualms of the New England abolitionist, who, not being able to own slaves, had made a moral duty of cultivating the qualms. And all went well until the advent of another royal woman on the plantation, who had had a similar training in another barbarous country. One day Mrs. Melrose purchased at an auction in Savannah a black woman just landed from one of the slave ships. Now, it is a part of the obtuseness of royalty not to recognize its counterpart in rags, and our lady was far from suspecting that she had got an African princess for four hundred dollars. The fact did not occur to her even when the overseer reported that it was impossible to induce the woman to perform any kind of labor. In an attempted interview with the recalcitrant, the mistress assumed her grandest, kindest, most authoritative manner, all to no purpose. The lofty woe in the black woman's face surpassed it. She wrapped herself in tragic silence and refused to comprehend. Moreover, the serenity of her idleness showed a grace and distinction enough like Mrs. Melrose's own leisure to suggest the thought that it was derived from the same privileged sense of things.



Matters were complicated by the fact that the new slave refused to recognize the plantation as her home, and took up her abode in a neighboring swamp. And as often as she was discovered and brought back, just so often did she return to the lonely cypress trees and the dark shadows they cast upon the poisoned ground. Mrs. Melrose was at her wits' end. The women on her plantation were rarely flogged and she was loth to punish this wild creature, who was soon to be delivered of a child. Nevertheless, something must be done, and the lady fell upon a device which illustrates the whole situation as it existed in those days. There is little telepathy between the royal temperament and that of any recognized inferior. It implies an intimacy of natures that could not in the very nature of things exist. So Mrs. Melrose had no way of knowing the sensations of the slave woman when she ordered an iron collar to be made and fastened about her neck. It had a rod extending up above the head so high as to be out of reach of the victim's hands, and to this was attached an ordinary cow-bell. The one thought Mrs. Melrose had was to make it difficult for the woman to escape, on account of the ringing of the bell, and at the same time to afford an example to other slaves on the plantation who might be tempted to desert. Some men are naturally vicious, therefore stolidly cruel; but whenever this quality is found in a woman it takes the form of delicate ferocity and genius. Her subordinate position in the scale of things alone prevents its development. But whoever has heard women talk upon some subjects knows that the tenderest of them are not to be trusted with too much power over humans that are not blood kin to them. And the intimate history of the South would prove that, of all the people in it, the same women who were the kindest were often most cruel to their slaves.

From that day the African slave was referred to on the Melrose plantation as the "Belled Woman." And the story of her fury and madness when she heard the bell above her head is told there yet. But that very night she disappeared, and Mrs. Melrose's uttermost efforts failed to discover her retreat. Three years passed,

and beyond the fact that members of the Melrose family occasionally heard, or imagined they heard, the fierce human tinkle of a cow-bell down in the negro quarters at night, nothing further was known of the "Belled Woman" until a certain day, when the mistress went to inspect a grist-mill on the plantation which was undergoing repairs. As she was about to re-enter her carriage a little brown baby with a red turban upon his head toddled out from between the wheels, took his stand and stared at her. He scratched under the edge of the turban with one set of fingers and nonchalantly felt of the navel on his naked belly with the others, but his eyes never wavered from the face in the carriage above him.

"Shep," demanded Mrs. Melrose of the coachman, "what child is this?" She prided herself upon knowing each slave personally, and this was a stranger. "I dunno, Mistis; never seed him before!"

That was a lie. He knew it was the "Belled Woman's" child, and he had contributed along with the other slaves to its and the mother's support. For, *sub rosa*, the "Belled Woman" ruled the plantation, and levied a royal tax upon it in accordance with her state and the oath she had given that her son was the son of a great chief who would one day deliver them. Now, as Mrs. Melrose regarded that small iota subscript of African royalty, Shep realized how ephemeral this hope had been.

"Set the child here in the foot of the carriage," she commanded, "and drive on. I must find out what this means."

Far behind, in the dust of the rapidly rolling wheels, a dark form appeared, and the sound of a fiercely ringing cow-bell cheered the heart of the little hostage sucking his thumb in the bottom of the carriage. Mrs. Melrose had scarcely entered the door of her house before the "Belled Woman" appeared, breathless, covered with dust and crying for her young. "Give him back to me. Mistis," she screamed, lifting her arms high above her head and casting herself face downward upon the floor. "He no slave, he son of a great chief."

A law of the royal temperament is to own the vanquished, not to treat with them. And according to this, Mrs. Mel-

rose made haste now to profit by the circumstance that had delivered the mother of the chief's son into her hands. She commanded the woman to rise. "So this is the child you tried to cheat me of," she said. "Well, I shall keep him here in the house, and you may only see him if you do your share of the work along with the other slaves. If you will not, if you shirk or run away, I shall put the child into the guard-house, and he shall receive your punishment, and live upon bread and water until you return. You may go now and report to the overseer or not, as you please." Mrs. Melrose turned upon her heels, knowing that she would never be called upon to execute this threat. And, indeed, from that day the "Belled Woman" became the most obedient, the most industrious slave upon the plantation. Her one recompense was to sit at evening with the body of the brown baby in her arms, outside the kitchen door of the "big house," where the child had the freedom of a pet kitten. Mrs. Melrose understood the limits of her power, and never attempted to discipline him. She was content to await an opportunity for disposing of both mother and child, and thus ridding herself of an annoyance and the plantation of a dangerous example.

But it was becoming increasingly difficult to sell slaves. The Civil War had begun. In '63 a division of the Union army swept over that section of the South and camped for two days upon the Melrose plantation. Then one of all the slaves there proved faithless to the dearest traditions of slavery in the South, which claims that the slaves were naturally faithful to their masters, rather than to their deliverers. It was in the gray dawn of the summer morning. The Union camp was in the bustle of a hurried departure. Suddenly a Yankee officer, mounted upon his horse and about to depart, was startled by the apparition of a black woman wearing an iron collar and a bell upon a rod above her head. She stood at his stirrup holding up to him the sleeping form of a little black boy.

"Take him, Marster! He no slave! He came from over the water with me, under my heart. He great chief's son." And before he could recover from his

surprise, she poured forth the story of her misery and bondage. He was deeply moved, accepted the child (as was the custom of all Union officers when they had the opportunity to free a Southern slave) and promised to send it to friends in the North. But she refused all offers of assistance for herself.

"No, the 'Belled Woman' has lost the free heart. She had the lash on her back. She a slave now forever!" she cried, flinging her arms above her head and disappearing into the shadows from whence she had come.

Nearly all that was true of plantation life in the South before the war belonged so definitely to the middle centuries that it is almost incredible of belief now. For example, the incident related above bears every mark of fiction, and of primitive fiction at that, but it is substantially true. And the sequel to it presents one phase of the negro problem in the South, a phase that cannot be settled according to any system of ethics advocated by Northern sentimentalists, nor by any of the various methods of political repression of negro votes employed in the South. This is only a symptom of the mortal disorder with which both the whites and blacks are afflicted—and when all is said, there is an impersonal coldness about Northern ethics which springs from the academic quality of sentimentality in that region, and which renders it impossible for them to help further in the solving of this problem. Their assistance is more intelligent than it is kind and human. And peace with a simple, emotional, child-race like that of the negro can only be established thru the heart, not the head. It is the foolish notion of what this heart tenderness may lead to that keeps all races estranged from these black victims of a higher civilization. It does not really involve "social equality," or amalgamation, as so many think, but humane comprehension, honest regret, forgiveness. These are the treaty conditions of peace between the Southern whites and the negro, and they are the only people in this world generous enough to be capable of such a treaty. They are, by the very nobility of their nature, already profoundly related to the negro and his helplessness, whereas it is a notorious fact that even those North-

erners who make a sentimental recognition of him socially, feel an intense personal antipathy to him.

What we need in the South is a more *respectful* realization of the separateness of the two races. It will be expensive, but it will be decent and honest, and it would do away with the humiliations of Jim Crow laws. It is not proper and it never will be proper for whites and blacks to mix socially, but it is ignoble and disgraceful to humiliate the weaker on this account. Besides, we owe debts to the children of men and women who suffered the peculiar shame of slavery. And debts are not paid by hectoring or by denying them. Also, the time has come when the will of God demands that we pay one way or the other. That is what makes the problem.

Forty years passed before the "Belled Woman" heard again from her son. Freedom had come even to her, and she had wandered far from the Melrose plantation. But, like all the old slaves in the South, she retained that pathetic docility, that nerveless impotence of the spirit. It was the inside scar of the iron collar. One day she sat in the door of her house in Shake Rag alley, one of the darktown suburbs of a great Southern city, watching the little brown babies tumble in the noisy street outside. She had no philosophy, therefore no bitterness, but she worked hard, and in the evenings as she sat thus waiting for the sun to go down, she often recalled her own baby with vague pain, and wondered dumbly what had become of him.

On this particular day, however, her reverie was interrupted by the approach of a young negro man who proclaimed himself the agent for a wonderful book. And having accepted the seat which old Bell hastened to offer (she was called "Bell" now, thru a kind of delicacy—a name, however, to which the clatter of the bell still clung), he began a flowery exposition of the contents of the volume. Seated before him in a split bottom chair, with her hands folded, the old black woman listened entranced. It was impossible for her to resist any kind of agent. They seemed to her inspired beings, as indeed they were, and she had bought nearly all she possessed thru them on the instalment plan. Among other

things, an organ and a sewing machine; not that she could play upon the former or sew upon the latter, but she had not been able to resist the eloquence of the agents. Besides, in Shake Rag alley, a person was graded socially by these two essentials. And to be without them was to be without the pale of the best circle. Bell had always moved there, not very socially, but with mysterious dignity and a kind of inborn assurance which the organ and sewing machine helped to support. As she heard now of the wonderful value of this book from the young agent she contemplated a literary advance in the scale of things. She could not read, but that was no reason why she could not own a book. It would look well on the "center table" in her "front room." These were her thoughts when suddenly she caught the meaning of what the agent was telling her. He said that it had been written by a negro like themselves. She was astonished. She had thought all books were written by "white folks." She took it in her hands and gazed at it reverently and was filled with strange emotion when she beheld the picture of the author back of the preface. Where had she seen that face before? Never, of course; still it was strangely familiar.

"And," the young man went on, interrupting her reverie, "it tells all about slavery times."

"Not all!" she murmured, incredulously.

Then, to convince her, he took the book and read a certain memorial chapter dealing with the woes of the black folks in bondage. And as she listened old Bell realized that the author had set all the martyrdom of her life to a mutinous tune. It was the book of the revelations of the sad scriptures of a slave's heart. The tears ran down her withered cheeks and she beat her breast with her hands as the reader unfolded her own memories page after page, yet not her memories so much as the fierce passions born of such memories.

She gladly paid the extortionate price demanded and sat far into the night with the book upon her knees, strangely stirred and feeling near and kin to it. After that every neighbor who came in that could read was given the sacred

volume, while old Bell left her work to listen. and many came when they heard of the contents of the book, and Bell was never tired of showing them the picture of the author at the beginning. Indeed, she looked at it many times a day, never knowing that it was the face of her own son upon which she gazed. Her son, living now in a great Northern city, with no more than the shadow in his mind of the mother who had lifted him from her breast to liberty in the dim dawn of that summer morning so long ago. But as he grew to manhood he comprehended the act, and his life had been the living memorial of the mother's sacrifice. He had written the book because he had been haunted in his freedom by the thought of her bondage. And now the book had come to her, of all people, like the return of bread cast upon the waters. And as she fed from it day by day she had once more the "free heart." She inflamed the minds of her companions with terrible stories of the past. There was something dynamic in the dark eloquence of her face, and she became an inspired priestess of vengeance.

The newspapers only report the unruly spirit of the negro population in that community. And the whites do not understand that it is the sound of a cow-bell above a slave woman's head, ringing yet after forty years, in memory, that causes the trouble. They do not take account of the fact that if love dies easily between alien races, hate hatches out in the third and fourth generation. It is the longest lived of all human emotions, and the longer it is in hatching the stronger it will be in action.

And it is impossible to tell yet how much is to be done, but one thing is certain, we shall not have rest or peace or any measure of security until enough is done to atone for these great wrongs of the past. These are the father's debts which the children must pay. And, after all, this is the great consolation—the will of God is over and above the uttermost we do. The mind of man does not affect it nor do his tyrannies change it. We shall be confounded, ground to powder, born again and again till every wrong is made right and till good comes to all men.



A Creedless Church for a Creedless People

BY CHARLES SPRAGUE SMITH

MANAGING DIRECTOR OF THE PEOPLE'S INSTITUTE

EVERY larger community is facing today the problem of what to do for those whom the church no longer attracts. For it is recognized by churchmen and non-churchmen alike that the old Sabbath service which all attended, at week-end and week-beginning, gave something man needs. Purely educational or diversional opportunities are not substitutes, while the appeal of the (so-called) ethical movement is thus far limited chiefly to the more intellectual.

The larger the community, the more heterogeneous its population, the graver and more complex this problem. In New

York City an attempt has been made to solve it. The gathering place, Cooper Union Hall, is one dear to the people's heart. For there men who speak its speech, are inspired by its ideals, have addressed and still address great audiences. More than any other hall in America, more even than Faneuil Hall. in Boston, Cooper Union has been and is a forum of democracy.

In 1898 a new organization, The People's Institute, began its work there. For the first year its field embraced, solely, evening addresses and discussions upon problems of the day. The proclaimed purpose was preparation for the intelli-

gent discharge of civic duties. The frank way in which the work was done won in an unusual degree the confidence of the masses, distrustful ordinarily of any social-educational movement directed by men who do not themselves belong to the working class. For, from the platform, social reorganization on the basis of the recognition of solidarity, brotherhood, was frankly declared to be the goal set. Of the speakers only knowledge and sincerity was demanded, none being excluded, save the preacher of revolution. Similarly, entire freedom of speech, within the bounds of courtesy, was the sole rule prescribed in the discussion following upon every address.

In the second year of its life The Institute, relying upon the vantage of confidence won, began a church experiment. Similar methods were employed to those that had proved successful in the purely secular work. The sole limitations imposed were that there should be no attack of creed upon creed and no attempt to proselyte. The success, great at the start, vast audiences of all creeds and no creed gathering, has increased year by year. The seating capacity of the hall, 1,600, is, during the larger part of the season, inadequate, from 50 to 200 persons usually standing. The speakers, almost always clergymen, represent all creeds, save the Catholic. The themes are ethical and commonly religious. The element of worship is largely absent. Experience has suggested but one method of introducing this without giving offense to some element of the audience, and none should be offended. Music, that of a grand organ, would provide this medium, but there seems to be no place in the hall for such an organ, and there are no funds wherewith to provide one, could place be found.

It can hardly be doubted that with a hall of much larger dimensions, properly equipped, the audience would speedily more than double in size. For the close air and the crowding of the present quarters, with the inadequacy of the music (piano and soloist) due to limited funds, keep many, especially of the well-to-do, away who, under different conditions, would gladly become regular attendants. Thus one purpose sought by these gatherings, namely, the breaking down of the separating walls between

class and class, is still in large degree defeated. But the problem of assembling regularly non-churchgoers (with churchgoers) of all creeds and no creed and bringing to them, thru the teachings of the leaders in the pulpit, ethical and broadly religious instruction and inspiration can fairly be regarded as solved. Two-thirds, at least, of every Sunday audience are regular attendants.

Sit on the Cooper Union platform on a Sunday night and look out upon the mass gathered in that historic hall. It is not the usual church assembly. Ordinarily women predominate where religious or ethical addresses are given. Here, among the 1,600 to 1,800 that fill the seats and line the walls, the brighter colors of woman's dress and headgear are as infrequent as bright colored flowers, purple asters, for example, in a well-ordered grain field. Fully 90 per cent. are men, and they have gathered from all over Manhattan Island. Not a few have come from towns lying along the Hudson. Some are Jerseyites who make this weekly pilgrimage to the city to be present at the unique assembly. There is no listlessness. Perhaps a weary Willie or two may be nodding (Cooper Union is very convenient to the Bowery, and the stream of flotsam and jetsam that moves up and down it), but the nodders are few. To look for the first time into that multitude of tense faces is an impressive experience.

The speaker of the evening, usually a clergyman, and one of the most eminent in the metropolitan pulpit, is discoursing about some religious or ethical theme. It may be an ethical treatment of a question of the day. As he develops his thought, if he shows not only a good grasp of his subject, but also a sympathetic understanding of the people's way of thinking and feeling, there is a manifest deepening and quickening of life in the audience. You are sensible of waves of emotion sweeping thru the hall. The speaker pauses for a moment, and a burst of applause punctuates the interruption. Then he resumes. Perhaps a little later he seems to glide over the surface of things instead of penetrating to the depths, and you are conscious that minds are registering the fact and preparing to dispute the conclusions presented, when the proper time comes.

The three-quarters of an hour or hour, allotted for the address, is coming to a close; the speaker, inspired by his audience, is drawing together in a masterly fashion the threads of his discourse and leading up to a stirring peroration. The interest becomes every moment more tense. As the last word is spoken the applause reverberates from the low roof of the old hall. The audience will not let the speaker remain in his seat, he must advance to the edge of the platform and receive their enthusiastic greeting. They call him again and again forward. Gradually the intensity gives place to calm, and music intervenes to lull the minds back to restfulness.

Then follows the half or three-quarters of an hour devoted to discussion. The weak points, if any such there have been, in the argument have been noted, and are ruthlessly uncovered by those who in succession take the floor. In general, the discussion shows a sincere desire to get at the whole truth, to relate what has been said to practical life. But the crank is also in evidence, the man, too, who is convinced that his scheme of social service is the cure-all. A ripple of excitement occasioned by the substance and method of their remarks not infrequently runs thru the hall, but the presiding officer, with the assistance of the audience, always succeeds in repressing all undue manifestations.

It is a revelation to one who has not before come close to the people. This revelation is a manifold one. You discern what the people are thinking about and how they are thinking about it, what their deepest desires and needs are, and how they think they ought to be satisfied. You seem to see, you do see, if you have been there frequently, how the stream of folk life is moving in this city and country of ours. And in your mind the movement here associates itself with the world movement outside and with the folk current across all the ages since social development began. The fundamental, straightforward striving for the right on the part of the people becomes also clear to you. There is splendid citizenship here, in the making, in this unschooled multitude, an immense force of righteousness, for all kinds of uplift, if rightly instructed and directed.

Gradually, on the old dial above the platform the hands approach the hour of ten; the chairman stops the discussion, which usually has become somewhat languid, and the speaker of the evening, in a few brief sentences, sums up the lesson, the result of his own address and of the new thought developed by the discussion. The audience is thereby brought back again from its mental wandering to the heart of the theme, and uplifted to the heights of vision and purpose to which the evening's work has sought to lead them. Then comes the closing hymn, sung by the audience rising. The hymnology of this People's Church has also its special interest. Part of the songs have been composed by those connected with the work, part selected from other hymnologies. All breathe the spirit of democracy, faith in humanity, in an intelligent ordering of the universe, progress toward a higher social ideal.

To multitudes (some 12,000 individuals yearly) this is the only church they know or care to frequent. To its services they look forward as to a haven of refuge, a fountain of refreshing from week end to week end. Every creed is represented, and every non-creed, religious and social. But at the door all that separates falls away and all elements merge in a true congregation, a brotherhood seeking for instruction, light, inspiration.

If you would hear the leading clergymen of New York at their best, do not seek them in their own pulpits, but go to Cooper Union. If you would understand what the thinkers of the past meant when they used the term "*Vox populi, vox Dei*," go there also. If you would see democracy in the making, there is no place where you can get nearer to its fundamental processes than in that hall where Abraham Lincoln delivered the address that made him President, the hall that a working man of New York, Peter Cooper, dedicated to the training of working men in the principles and practice of democracy.

If formulated, the creed of this creedless church would run, "Faith in the brotherhood of man and loyal service to the Power not ourselves that makes for righteousness."

NEW YORK CITY.



Seeing Straight

BY JOHN BURROUGHS



A NEWSPAPER correspondent the other day asked me what I meant by truth in natural history. "We know that no two persons see alike," he said, "or see the same things; behold the disagreements in the testimony of eye witnesses to the same occurrences." "True," I replied; "but when two persons shoot at a mark, they must see alike if they are both to hit the mark, and two witnesses to a murder or a robbery must agree substantially in their testimony if they expect to be credited in the court room." In like manner, two observers in the field of natural history must in the main agree in their statements of fact, if their observations are to have any scientific value. Notwithstanding the fact that we do not all see the same things when we go to the fields and woods, there is such a thing as accurate seeing, and there is such a thing as inaccurate seeing and reporting.

By truth in natural history I can only mean that which is verifiable; that which others may see under like conditions, or which accords with the observations of others. You may not see just what I do in the lives of the birds or the quadrupeds, but you will see that which belongs to the same order of facts, just as you will in the world of physics. You will not see iron floating and wood sinking under like conditions, or trees growing with their roots in the air. You may see today something in the life of a bird, or a bee, or a beast, that neither I nor any one else ever saw before, but it will belong to the same order of things that I and others have seen these creatures do. You will not see a woodchuck hanging to a limb by his tail like a possum, nor a fox sleeping in the top of a tree like a coon, nor a loon running a race between lines of interested spectators, nor crows hoarding trinkets in a hollow stump, nor the old teaching their young this or that, and so on. No, you may send a thousand good observers to the woods every day for a thousand years, and not one of

them will see any of the novel and surprising, not to say impossible things of which the "nature fakers" see so many every time they take a walk. The nature faker's fantastic natural history is not verifiable. I have seen blackbirds build their nests in the side of an osprey's nest, and all seemed to go well—the osprey is exclusively a fish eater—but if any person were to tell me that he had seen them build their nests alongside of that of the hen hawk, or that he had seen blue birds breeding in a cavity with the hoot owl, I should know him as a faker. The rabbit is not on visiting terms with the fox or the mink, nor do the robins welcome a call from the jays.

I did something the other day with a wild animal that I had never done before or seen done, though I had heard of it; I carried a live skunk by the tail, and there was nothing doing, as the boys say. I did not have to bury my clothes. I knew from observation that the skunk could not use its battery with effect without throwing its tail over its back; therefore, for once at least, I had the courage of my convictions and verified the fact.

A great many intelligent persons tolerate or encourage our fake natural history on the ground that they find it entertaining, and that it interests the school children in the wild life about them. Is the truth, then, without value for its own sake? What would these good people think of a United States school history that took the same liberties with facts that certain of our nature writers do; that, for instance, made Washington take his army over the Delaware in balloons, or in sleighs on the solid ice with bands playing; or that made Lincoln a victim of the Evil Eye; or that portrayed his slayer as a self-sacrificing hero; or that represented the little Monitor that eventful day on Hampton Roads as diving under the Merrimac and tossing it ashore on its back?

The nature fakers take just this kind

of liberties with the facts of our natural history. The young reader finds it entertaining, no doubt, but is this sufficient justification?

Again, I am told that the extravagant stories of our wild life are or may be true from the writer's point of view. One of our publishing houses once took me to task for criticising the statements of one of their authors by charging that I had not considered his point of view. The fact is I had considered it too well; his point of view was that of the man who tells what is not so. As if there could be more than one legitimate point of view in natural history observation, the point of view of fact!

There is a great deal of loose thinking upon this subject in the public mind.

An editorial writer in a New England newspaper, defending this school of writers, says:

"Their point of view is that of the great out-of-doors, and comes from loving sympathy with life they study, and is as different from that of the sportsmen, and the laboratory zoölogist as a notebook differs from a rifle or a microscope."

Now how the point of view of the "great out-of-doors" can differ from the point of view of the little indoors in regard to matters of fact is hard to see. A man who watches the ways of an animal in the wilderness, or from the mountain top, is bound by the same laws of truthfulness as the man who sees it thru his study window. What the writer means is doubtless that the spirit in which the literary naturalist—the man who goes to the fields and woods for material for literature—treats the facts of natural history differs from the spirit in which the man of pure science treats his. Undoubtedly, but the two alike deal with facts, tho with facts of a different order.

The scientist, the artist, the nature lover, etc., all look for and find different things in nature, yet there is no contradiction between the different things they find. The truth of one is not the falsehood of another. The field naturalist is interested in the live animal, the laboratory zoölogist in the measuring and dissecting of the dead carcass. What interests one is of little or no interest to the other. So with the field botanist as compared with the mere herbalist. Both are seekers for the truth, but for a different

kind of truth. One seeks that kind of truth that appeals to his emotion and to his imagination; the other that kind of truth—truth of structure, relation of parts, family ties, etc.—that appeals to his scientific faculties. Does this fact, therefore, give the nature faker warrant to exaggerate or to falsify the things he sees in the fields and woods? Let him make the most of what he sees, embellish it, amplify it, whirl it on the point of his pen like a juggler, but let him beware of adding to it; let him be sure he sees accurately. Let him beware of letting invention take the place of observation. It is one thing to work your gold or silver up into sparkling ornaments, and quite another to manufacture an imitation gold or silver, and this is what the nature fakers do. Their natural history is for the most part a sham, a counterfeit. No one quarrels with them because they are not scientific, or because they deal in something more than dry facts; the ground of quarrel is that they do not start with facts, that they grossly and absurdly misrepresent the wild lives they claim to portray.

One of our most influential weekly journals, in defending the nature fakers against the attack of President Roosevelt, makes this statement:

"We quite agree that fiction ought not to be palmed off on school children as fact; but we do not agree with what is implied, that imagination may not be used in interpreting and narrating facts. Men see thru their temperaments; the imaginative man sees thru his imagination, and he is telling the truth if he tells what he sees as he sees it. Mr. Froude, who had a vivid historical imagination, was bitterly condemned by Mr. Freeman, who had none; but Mr. Froude's history is not only interesting, while Mr. Freeman's is dull, but very eminent authorities regard him as the better historian of the two."

Behold what confusion of thought there is in this paragraph. The writer confounds the interpretation of facts with the observation of facts; he confounds the world of ideas with the world of concrete experiences; he confounds the historian of human annals with the eye witness of daily events in the lives of our wild creatures. Neither Froude nor Freeman wrote from observation or experience, as our nature fakers claim to, but from the study of past men and events as recorded by others. They

were interpreting the records and their temperaments and imaginations greatly modified the results. But other things being equal, would we not prefer the historian who kept closest to the record, to the actual facts, of the case? Truthfulness is a merit, imagination is a merit, and neither can take the place of the other. When the two are combined we get the best results.

Certainly "the imagination may be used in interpreting and narrating facts"—must be used if anything of literary value is to be the outcome. But it is one thing to treat your facts with imagination and quite another to imagine your facts. So long as the natural historian or the human historian is sound upon his facts, we know where we stand. But the faker is a faker because he disregards the facts. Froude uses more imagination in dealing with his material than Freeman did, hence he has much greater charm and power of style. It is only when he disregards the fact, or takes unwarranted liberties with it, that Freeman can justly criticise him.

There has been no such luminous interpreter of the facts of natural history as Darwin; he read their meaning as no one else had ever before done. His reason and his imagination went hand in hand. But was there ever a mind more loyal to the exact truth? Every man who brought him a fact brought him material for the edifice he was so intent upon building—an edifice which the human mind since his day is dwelling in with more and more contentment.

It is in the interpretation of natural facts and phenomena that temperament, imagination, emotional sensibility, etc., come in play. In all subjective fields—in religion, politics, art, philosophy—one man's truth may be another man's falsehood, but in the actual concrete world of observation and experience, if we all see correctly we will all see alike. Blue is blue and red is red, and our color-blindness does not alter the fact. In emotional and imaginative fields a man may be "telling the truth if he tells what he sees as he sees it," but in the field of actual observation he is telling the truth only when he tells the thing as it really is, reports the habits and behavior of the animals as they really are. What do we

mean by powers of observation but the power to see the thing as it is—to see the truth? An opulent imagination cannot make up for feeble powers of observation. The effect the fact observed has upon you, what you make of it, what it signifies to you—that is another matter. Here interpretation comes in, and on this line you have the field all to yourself. I may think your interpretation absurd, but I shall not question your veracity or honesty of purpose. We are very likely to differ in taste, in opinions about this and that, in religion, politics, etc., but we must agree upon facts. Unless there is some chance that men can see and report accurately, what becomes of the value of human testimony as given by eyewitnesses on the witness stand? Things do fall out so and so, or they fall out otherwise; it is not a matter of imagination or of temperament in the beholder, but a matter of accurate seeing. In getting at the value of a man's testimony we may have to take into account his excitable or his phlegmatic temperament, and the seductive power of his imagination, and eliminate them as so much dross in a metal. Eyewitnesses generally differ; we must reconcile the differences and sift out the facts.

The animal story writers, such as Mr. Roberts and Mr. Seton, aim to give the charm of art and literature to their natural history lore, to so work up their facts that they appeal to our emotion and imagination. This is legitimate and a high calling provided they do not transgress the rule I have been laying down, which Mr. Roberts does when he represents the skunk as advertising his course thru the woods to all other creatures by his characteristic odor, since the skunk only emits that odor when attacked, and is at all other times as odorless as a squirrel; or when he says the fox is too cunning to raid the poultry yard near its own door, but will go far off for its plunder. I wish the pair of foxes that had their den within easy rifle-shot of our farmhouse the past season had acted upon this policy. We would have reared more chickens, and one of the foxes would not have met his death as he did while he was chasing a hen thru the currant patch in broad daylight.

The principal object of nature study as pursued in the schools should be to teach the children to see straight, to develop and sharpen their powers of observation and give them rational views of animal mentality.

When one of our nature writers, whose methods have been much criticised, says in the introduction to one of his books on animal life that he would "make nature study more vital and attractive by revealing a vast realm of nature outside the realm of science," is not one set to puzzling one's brain as to how there can be any nature study in the way of natural history that will carry one beyond the realm of science? Is there any subject matter in the books thus prefaced that science cannot deal with? And why does the author aver with such emphasis that his facts are all true and verifiable?—just the test that science demands. If it is all true and sound natural history, what puts it outside the realm of

science? If it is not true and real, why call it nature study? Why not call it the gentle art of bearing false witness against the animals? But this realm of nature outside the realm of science—the realm of the occult—is not open to observation and is therefore not a subject for nature study. The realm of science embraces the whole visible tangible and intangible universe. Is not that field enough for nature study? Can there be any other field? What lies outside of this is mere matter of speculation.

The works of the writer referred to are outside the realm of science only as every exaggeration and falsification is outside that realm, or as Alice in Wonderland and Jack and his bean stalk are outside. Such a course may make nature study more attractive to certain credulous minds, but it can hardly make it more vital or add to our knowledge of the world and its denizens, by which we are surrounded.

WEST PARK, NEW YORK.



Improving the National Capitol

BY W. B. HEYBURN

UNITED STATES SENATOR FROM IDAHO

EXISTING conditions render it imperative that Congress shall take immediate steps to provide additional accommodations for the several departments of the Government at Washington. In this practical age we necessarily approach the consideration of public improvements from the standpoint of accumulated experience and knowledge, and are controlled in a measure by what has been done and the conditions resultant therefrom. Plans that might have appealed to us in the beginning are rendered impractical in this day by reason of changed conditions. We have completed buildings and partially executed plans representing large expenditures which cannot be entirely disregarded. There remains, however, a large field for present and future plans that shall combine the practical, useful and beautiful

in harmony with what we have already completed without sacrificing in any large degree either the financial or useful accomplishments of the past.

In planning to meet the present and future requirements we have a natural basis upon which we may safely build. This basis is Pennsylvania Avenue, at the east end of which stands the Capitol building within which the laws are made and established. At the west end of this avenue stands the Executive Mansion, from which the will of the nation is applied and executed. The torch of the accumulated wisdom of all ages is planted under the golden dome of the Congressional Library, at the eastern door of the Capitol, to serve those who make and interpret the laws. The Treasury stands on the one hand and the combined Army and Navy Building on the other, of the

Chief Executive at the White House. Lying between the Capitol and the White House is a natural and convenient field within which to place the buildings necessary to the purposes of these Departments of the Government in the convenient execution of their functions. The Mall lies on the south and Pennsylvania Avenue on the north of this field; between these limits, with the legislative branch of the Government at one end and the executive at the other, I would place the judicial branch of the Government in a temple of justice befitting that goddess who holds the balance true to weigh the acts of the legislative and executive branches of the Government in the scale of justice by the measure of the constitution.

In buildings of fitting and appropriate design and structure along the south side of Pennsylvania Avenue I would place the administrative departments, necessary on either side of the temple of justice.

The Government is now the owner of a very considerable portion of the land lying south of Pennsylvania Avenue. It owns that included within the Mall, comprising what is known as the Monument Grounds, Agricultural Grounds, Smithsonian Grounds, Armory Square, Public Gardens and the Botanical Gardens. Within the building area on the south of Pennsylvania Avenue it owns in addition to the Mall, 441,961 square feet of land outside of that included within the streets and parks lying within the area between the Mall and Pennsylvania Avenue. These streets and parks cover 1,243,188 square feet. The private ownership necessary to be acquired between Pennsylvania avenue and the Mall consists of blocks No. 227, No. 228, No. 229, No. 230, No. 256, No. 257, No. 258, No. 259, No. 260, No. 292, No. 293, No. 294, No. 295, No. 349, No. 350, No. 380, No. 381, No. 382, No. 461, Reservation A., Reservation B., block No. 575, No. 576. Reservation 12, Reservation D., and Reservation C., containing in aggregate 2,022,164 square feet. The Government is already an owner within these limits of blocks No. 255, No. 323, No. 324, a portion of block No. 228, a portion of block No. 293, the Haymarket Square, the Central Market Square and the streets and parks, making a total of

Government ownership, independent of the Mall and south of Pennsylvania Avenue, of 1,685,149 square feet. The assessed valuation of all the land included within the proposed purchase is \$3,753,906. The assessed valuation of all the buildings included within the proposed purchase is \$2,203,800. These assessments are based on a two-thirds valuation of the actual cash value of the property. This would make the land proposed to be taken of the actual value of \$5,630,856, and of the buildings thereon \$3,305,700, making a total of \$8,936,556 as the actual cash value of the lands and buildings included within the purchase.

On December 5th, 1906, I introduced in the Senate Bill No. 6649 providing for the purchase or condemnation of all private holdings lying between the Mall and Pennsylvania Avenue. This bill was referred to the Committee on Public Buildings and Grounds and on January 30th, 1907, was favorably reported by me without amendment. The bill passed the Senate and was sent to the House, but there failed to receive consideration. It was, however, on my motion offered as an amendment to the Sundry Civil Bill in the Senate, which amendment was adopted, and in the conference between the Senate and the House on the Sundry Civil Bill the Senate insisted on the amendment, but the House objected and the Senate was compelled to recede, so that the legislation failed. A similar bill was again introduced by me at the opening of the present session of Congress and it is sincerely believed that the bill will become a law.

This measure has received wide approval since its purpose and scope were made plain during the consideration of the bill in the Senate at the last session of Congress and the agitation of the measure during the recess by those who favored it.

I have frequently been urged to enlarge the scope of the bill by inserting provisions as to the manner of the use of this land after it is acquired, but I have declined to embarrass the provision for the acquisition of the land by any measures that would be likely to involve a controversy as to the plan of buildings or a determination at this time of the manner of the use of the property. I

have, however, given a great deal of attention and study to the question as to the manner and character of improvement to be placed upon this property. I think first the property should be acquired as speedily as possible, entirely cleared of all buildings and converted into an orderly, well-kept park which should constitute an extension of the Mall to the south side of Pennsylvania Avenue; and that concurrent with this work proper plans and specifications for government buildings sufficient not only to meet present necessity, but anticipating fully forty years of the growth of the country, should be prepared and that Congress should take immediate action for their erection as rapidly as possible. The government is now paying an annual rental which is equal to an interest charge on about \$18,000,000 in the city of Washington alone.

I believe that the character of the buildings to be constructed on the south side of Pennsylvania Avenue should be as harmonious in architecture as it is possible to plan them. By this I do not mean uniform, but I do think that the architecture should conform to what is generally known as the classic school—Corinthian-Greek—with such modifications as were made to the early classic styles through the Roman period. These buildings should not be set down to the present level of the ground but should be placed upon an elevated marble terrace extending continuously the entire length of the avenue, stepped to conform to the grade of the avenue—the terrace to be high enough to permit of open passage-ways conforming to necessary street crossings and open to permit of free access to the lower stories of the buildings and leave a passage-way for travel passing between Pennsylvania Avenue on the north and that part of the city lying on the south side of the Mall. The buildings should be set back on this terrace a sufficient distance to produce the best architectural effect and at the same time afford an opportunity for ornamentation on the terrace between the front of the buildings and the front of the terrace. I would have the architecture rise toward

the center of the stretch and there I would place the hall or temple of justice surmounted by a dome or other architectural climax that would give proper effect to the entire line of buildings that must necessarily be about eight times the length of the present Capitol. I think it would be necessary to conform the front lines of buildings already erected on the south side of the avenue to the general plan of architecture developed. This could be readily done by the construction of new fronts upon the buildings that would align with the avenue instead of the intersecting streets as at present.

I do not feel justified at this time in going more into detail as to the architectural plan that in my judgment should prevail, but I think the foregoing sufficiently suggestive of a plan that may be worked out with a variety of modifications and improvements. The buildings should be connected on the terrace level with peristyles. This would give the effect of a continuous structure and would make it possible to pass through all of the different buildings on the terrace level or to pass in front of them on Pennsylvania Avenue or on the Mall front upon the street level and enter the basement to elevators, as we now may do in the State, War and Navy building. I do not think it necessary to consider particularly what the original plan of L'Enfant was. Such plan has been forestalled by innovation that would render its complete adoption impossible, and modern wisdom gathered from experience since his day justifies us in departing from his plan so far as it may seem expedient under existing circumstances.

With this plan of improvement of the national capital carried into effect it will enhance the greatness not only of the city of Washington but of the nation of which this is the capitol and will place it in the very front rank of both ancient and modern cities in point of architectural beauty. It remains for the architects of the country to present us with the result of their skill and genius in devising appropriate plans for the realization of this great purpose.

WASHINGTON, D. C.

Men We Are Watching

BY A WASHINGTON JOURNALIST

THE TREASURER OF THE UNITED STATES.

THE bank panic of October and the general agitation over the financial question, in and out of Congress, have turned all eyes toward a very prominent figure in the financial world today—the Treasurer of the United States, Hon. Charles H. Treat. It is no new thing for Mr. Treat to have broad, progressive and valuable ideas upon financial questions, but they have seldom been so much sought after by the President, by the Congress and by bankers and the public generally. Few men are kept busier, thru this early winter, than Treasurer Treat; but no busy man in America is more easily and pleasantly approachable and more cordial and agreeable to meet. He is a good man to look at—a big, sturdy product of Maine, sixty years old but as rugged, robust and active, physically and mentally, as any man of

forty. He is a better man to meet, if you have anything to ask that it is worth his while to answer or to say that it interests him to hear. It is a perfectly evident pleasure to him to make knotty problems plain. He does it with a simplicity and directness which makes you think yourself a fool not to have seen it before. He is a delightfully encouraging listener.

From his earliest efforts at anything Treat has had a bent, and followed it, which signally adapts him for his present position. He says he absolutely delights in his work. He told me the other day that he believed he found greater pleasure in an able financial article than most found in the best of novels.

Treat began with his fad early. When he graduated from Dartmouth College his thesis was upon The National Banking Act. Secretary Blaine paid him high compliments for the value of his theories during the complications attending the resumption of specie payment. During the Harrison campaign Treat lacked but two votes of being caucus nominee for United States Senator from Delaware. President McKinley made him Collector of Internal Revenue for the Wall Street District, and after seven years in that excellent school, President Roosevelt made him Treasurer of the United States. He is in the right position, now, to make his life-long theories of finance and the monetary system as effective as possible.

THE PRESIDENT OF THE CENTRAL AMERICAN PEACE CONGRESS.

The unexpected triumphant close of the Peace Congress of the Central American Republics, which has been in session in Washington for the past month, has drawn unusually wide attention to its energetic young president, Hon. Luis Anderson, delegate from Costa Rica, where he holds a Cabinet position as Minister of Foreign Affairs.

Señor Anderson was the youngest delegate to the Congress and is the youngest member of the Costa Rican Cabinet—he is not yet thirty-three—but he already has behind him a record of years of tenacious and more and more



CHARLES H. TREAT.

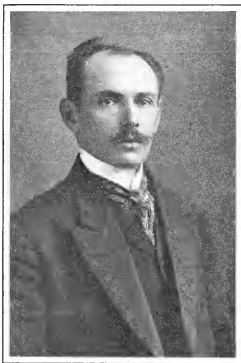
Treasurer of the United States.

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effective effort to bring order out of the chaos and friendliness out of the fighting blood of the Central American Republics. More than to any other one man it was due to him that conditions were brought about rendering this final success possible. Alone of the Central American Republics, Costa Rica has possessed a comparatively stable government and ballot for nearly half a century, and has taken the lead in several previous peace conventions, of which Anderson was an active member. They failed to become effective for various reasons which were carefully eradicated or overcome by the recent congress. As Señor Anderson expressed it to me in the early days of the session: "We have come to Washington for a final effort, determined to do the deed, this time, or die in the attempt." That "die in the attempt" is not such an elastic phrase, either, when applied to over vigorous reformers among our Latin-American brethren.

Anderson is a very small man, with no end of Latin-American characteristics, tho his father was English. He is very dark of hair, dark of eye and dark of skin. He speaks English gracefully and forcefully but not without a decided accent and some hesitation. His dainty moustache gives first glance a wrong impression of what is really a strong mouth and chin. In spite of his frail, boyish figure and Latin face, there is a lot of dogged Anglo-Saxonism—determination and courage—about the man, all of which he has amply displayed in pushing the peace proposition forward to its ultimate victory. He is nervous and quick in every word and motion, full of flashlights as well as patient insistence. He says, with evident pride, that it is the mixture of races in him which gives him the qualities of both.

He is already one of the leading lawyers of Costa Rica, and not long ago came to the United States in the interest of several American concerns operating in Costa Rica. Since he turned his attention to politics, and played an important part in the election of President Viquez, he has been rapidly developing the qualities of a statesman. The confederated American Republics will hear more of Luis Anderson, and his efforts for peace and his theories along those



LOUIS ANDERSON.

Minister of Foreign Affairs, Costa Rica. President of the Peace Congress of the Central American Republics.

lines are destined to take prominence in wider movements. He is already working upon the subject; but just after the last meeting of the recent congress he said to me: "Nothing which I can ever do will give me greater pride and satisfaction, or be effective of more real benefit, than helping to secure the peace which I now think has been established among the Republics of Central America."

JOHN DALZELL.

No one doubts the accuracy of the general impression that in the present session of the Sixtieth Congress there will be more dancing about the campaign pole than important and effective legislation. But that is the result of circumstances over which even the great ones have no practical control—the great ones especially in the House, who control most everything there, from the very necessities of the case as Tom Reed saw it and as Uncle Joe and his lieutenants profess and believe. Representative Ashbury only shifted a common sentiment to

anonymous shoulders when he told of a new member going home for his first holiday and saying to his friends: "If my constituents only knew how little a Member can accomplish in Washington, without the consent of a few big ones who rule the House, they would never take the trouble to elect a Representative at all. They would simply write."

The Hon. John Dalzell, of Pittsburg, Pa., is distinctly *one* of the big ones. He is the man everyone watches who wonders how the House cat will jump. It is Cannon, Dalzell, etc.—the Committee on Rules. It is Payne, Dalzell, etc.—the Committee on Ways and Means. And between the Rules and Ways and Means, what cannot be successfully managed is hardly worth managing.

Dalzell has one of the shortest biographies in the whole Congressional directory. It is characteristic of the man and would be shorter yet, by almost one-half if he had not been obliged, according to Congressional custom, to spell out the number of every Congress from the Fiftieth to the Sixtieth inclusive, in reporting the number of terms he had served in the House of Representatives. Dalzell knows all about legislation, and if he doesn't know he can easily find out by asking Speaker Cannon or Chairman Payne—with one or the other of whom he perennially is, when not on the floor.

He is one of the gentlest, most inoffensive of men to meet—if you can succeed in stopping him; for he is always going somewhere, usually with Payne, whose bulky proportions make Dalzell seem even thinner and shorter than is true. "Inoffensive," is a word used after meditation, for that is distinctly Dalzell. He is the last man in the world to be intentionally offensive to one seeking him. Nevertheless he hates to be sought. His greetings are cordially short and terse, in spite of a Pennsylvania drawl. His hand comes out in an I'm-busy-don't-bother-me way, which is effective. But if you have the courage to keep on, and a subject which appeals to him, you will find Dalzell one of the thoroly considerate and every-day friendly kind, in spite of his essentialness to successful legislation.

He was born in New York, sixty-two years ago; tho you'll have to take his word, under protest, to believe it. When two years old it became evident that his

future lay in Pittsburg, and he migrated, forthwith, and has legally lived there ever since. He is a Yale graduate and a shrewd, successful lawyer. He is a small man but so well arranged that when he is away from Payne and Cannon he does not look it. He has a good head, well covered with a vigorous crop of iron gray. He has bushy eyebrows over insinuating eyes, a dominating nose, and lips, under a big gray moustache, which are particularly adapted to parliamentary usage. He is a superb manager, but not



JOHN DALZELL.

one of the best for forefront fighting. John Sharp Williams found that out long ago, and when he can he makes the most of it. Dalzell's temper is not so enduring as his courage, especially when side-thrusts reach him at a high tide of eloquence. But that is a fault of his coming up; for Dalzell stepped from his law office into the House, hardly even knowing how he got there, years and years ago. He has remained there ever since and always will, unquestioned by constituents. He doesn't know and never will know, and is one of the happy few who have no need to know what it is to face the rough unshod and fight for a footing.

New Books on Japan

THE smallest but most permanently valuable of the year's crop of books about Japan is a shilling handbook' by Dr. W. G. Aston, for a half century a serious scholar, who knows the Japanese, their country, language and ideas, and the most searching critic of their boasted early traditions. None more than he has exposed the absolute worthlessness of their so-called ancient history. He follows his larger work on the native religion with a handbook of eighty pages, in which he gives the pith of the whole subject. He notices what Revon, Knox, Hearn, Griffis and other foreign authors, and also the native Japanese, who now write in English, have said. He treats of the general character of the cult, with its mythology, gods, priesthood, worship, ethics and history. Without Buddhism and Confucianism to antagonize and enrich it, Shinto would never have been even so much as recognizable. Its central lesson, put in practice on a national scale, is reverence for the land, ancestors, and the Emperor, who in sentiment incarnates the whole nation and its past. There was no ancestor worship in ancient Japan, for the family was not organized until the whole scheme of ancestor worship with family integration was adopted wholesale from China. Hence the cardinal error which runs thru the writings of Lafcadio Hearn. No mention of any of the sins of the decalog is found in the ancient rituals. Shinto, being a nursery cult, has no future, being too closely allied with the general scheme of fairy tales to endure. "Such meat for babes is quite inadequate as the spiritual food of the nation which in these latter days has reached a full and vigorous manhood."

Montague Smyth's exquisite colors and truthful representations in tint and drawing of Japanese life, in *Old and New Japan*,² are far above the quality of the

text by Clive Holland, who lives on the surface of the Nipponese scene. We have the geisha, kakemono, the jinrikisha, mousme and kimono, with flowers, salutations and other pretty things to our heart's content. If the small boy asks, "Is blue the favorite color of the Japanese?" we answer that one here lingers long over the exquisite pictures of sapphire seas, the violet air of sunsets in ever fair and flowery Nippon, and the common people in indigo-dyed kimonos. Both writer and artist have done their work with affectionate sympathy. The alien afar has here delightful realization of senses pleased and the esthetic perceptions tickled by piquant flavors. The volume is attractively bound in gray cloth stamped with chrysanthemums. From this latest book on Japan—as from the relics of stone and metal which archeologists, peering into the megalithic chambers of the mighty dead, sift out of the "knee deep dust that once was man"—the impression is strengthened that the Japanese, in their fiber as well as on the surface, are a beauty-loving race. Our grain of salt in criticism on the book in general, as upon the chapter on the Japanese home in particular, as well as on that about Japanese babies, girls and women, is that here we have the work of foreigners, not natives, with limitations. But that work is in art delightful, and by the penman fair.

To that American novelist who, with a brief tho bright career, before writing "The Red Badge of Courage" complained that few soldiers could tell their inward emotions in battle, *Human Bullets*³ would have been pleasing. The Japanese Lieutenant Sakurai, with that unconscious tho deeply seated instinct of impersonality which is the note of the race, speaks of himself and his fellow-soldiers as human bullets—shot against the Russians by the force of Yamato Damashii, or the spirit of Unconquerable Japan. Even his national hymn is about the Great Sire's domain, not of Mutsuhito, the Mikado—

¹SHINTO: THE ANCIENT RELIGION OF JAPAN. By W. G. Aston. London: Archibald, Constable & Co. \$1.00.

²OLD AND NEW JAPAN. By Clive Holland. With fifty illustrations in color by Montague Smyth. New York: E. P. Dutton & Co. \$5.00.

³HUMAN BULLETS. A Soldier's Story of Port Arthur. By T. Sakurai. Boston: Houghton, Mifflin & Co. \$1.25.

named never by the natives, but only by aliens. The least and the greatest of the soldier's feelings as to how things looked, and smelt, and felt, here find revealing. In the primitive and native sense he commits mental *hara-kiri*; that is, he lays open his inner mind and thought (as seated in the bowels) for public revelation. The Ninth Division, to which Sakurai (or Mr. Cherry Bloom) belonged, was raised on the western coast, in the region wherein the first free public schools on the American system

were organized by an American in 1871. Amazing are the revelations of things lovely and horrible, and of Japanese characteristics for good and for evil. Superstition crops up on every page. The rock and the dragon are as familiar to him as is Santa Claus to us. How beautiful the thought that the spirits of the dead are with those left upon earth! Very good when these were benevolent and patriotic, but all Japanese history shows and daily emotions reveal the reverse side of such a belief, in that the scamps, rogues and malignant spirits are still at their pestering work, terrorizing human life on earth. "The Japanese characteristic that thinks only of going forward and not at all of retreating" is beautiful, but Japanese defeat reveals, even in 1904, ethical poltroonery, as shown in suicide. We should dream of our wives at home with our offspring in their arms, but in Japan "the wives, with their babies on their backs, were sewing and thinking of their dear husbands," ground into war dust. From close personal observation, the reviewer remembers when Buddhist priests seemed far more kind to beasts than to men, cer-

tainly to horses more than to beggars. So the Buddhist chaplain collects on the battlefield "fragments of shells to use in erecting an image . . . to comfort the spirits of the horses that died in the war." In Tokyo, after the peace treaty, a solemn requiem high mass was held for the repose of the horses killed during the war—all of which accords with the dogma of the transmigration of souls. Yet out of Buddhism never arose the Red Cross Association, or the trained nurses or hospitals, which were first

started by Christian missionaries. We know nothing more vividly realistic, in all the literature of war, than this story of a soldier's life before Port Arthur, whose right leg was shattered by a shell. "My mind worked like that of a madman, but my body would not move an inch; . . . my heart yearned to commit suicide, . . . but I had no weapon with me," he writes. He begged to be killed, but his request was refused, and, having heard that Port Arthur had fallen, he lived to write this great book. Incidentally, the monograph is a revelation



Frontispiece, Sakurai's "Human Bullets."

of the tenacity and power of popular Buddhism in Japan.

Mr. Masuji Miyakawa's publication, in structure, style and dress, shows just what a book ought not to be. Evidently an earnest man and a scholar among us means to show the true grounds of permanent good feeling between the United States and Japan, but the manuscript ought to have been revised by one who knows English well. The proof-reading is not at all creditable, and the book is decorated to tawdriness. Never-

*LIFE IN JAPAN. By Masuji Miyakawa. New York: The Baker-Taylor Company. \$3.00.

theless, it contains a great deal of truth that ought to be known at this time, when so much falsehood about the Japanese is daily disseminated.

The average reader, who must consider both his time and money spent on books about the Far East, must first make up his mind as to whether "the Oriental" is a profoundly mysterious creature, so different from us that our canons of fair play need not rule in his case. If the British ought always to preserve the balance of trade against China and Japan, or if the irrepressible Yankee has a divine right to dominate the whole Pacific Ocean and all possibilities of profit thereby, then Japan is an ingrate and dangerous foe. If, however, as we believe, Oriental human nature is exactly like ours, and the Golden Rule, or even a policy founded on "honesty is the best policy," be our norm of action, then it is difficult to see in what respect human nature in China and Japan differs essentially from ours. In *The Unveiled East*² (how we should love to read a good book on the Unveiled Yankee!) the author tells about present tendencies in Japan and how she got into Korea. So far from believing that the Koreans committed national suicide (as they certainly did when the Government refused to educate its people, or to compel the nobles to work, kept all power in the hand of court cliques, and resorted to intrigue and perjury rather than to industry and honesty), the author tries to make out a terrible case against Tokyo. The best part of his book concerns reformed China. The pictures which he presents of Yuan and his constructive energy, the new Chinese army, the passing of the old order and the rise of the new woman are fresh and interesting. Mr. McKenzie is level-headed and judicially minded on the subject of the missionaries, and preaches with all his eloquence England's opportunity in helping China to be both enlightened and free. Virtually his argument, tho not so verbally stated, is that England should follow the century-old policy of the United States in Asia, and be more anxious to set her mark deep with science, education, benevolence and absolute fair play than by the assertion of

"British interests"—as if these were an integral part of the divine right of the Briton.

The Lone Star

EPOCHS are in men, as a spider's web is in its body. The emperor precedes the empire in the natural order of things, and it is the lack of this sense of proportion at this point which renders the average historical romance a solemn absurdity. The author usually represents the event to be of so much more importance than the hero of it that the latter appears to be a mere puppet pulled into action by fate. But Mr. Lyle has escaped this bondage in his story of the struggle for independence in Texas.* With him events are sparks struck off from great personalities. The scenes are laid in Texas during the period there of valorous deeds, and he finds the explanation of them, not in the situation, but in the red blood of brave men. His effort, therefore, has not been to create fictitious types commensurate with the situation, but to depict as nearly as possible the literal heroes of the struggle. They were rude Titans, earth stained, tender and pitiless, with an invincible courage, who leaped from the wilderness and wrested an empire from a lesser breed. One of the distinctions of the story is that drawn between Anglo-Saxon manhood and the feebler Latin race. And turning the pages, one feels that he is not reading history, but life. The events which made history have been thrust again into the hearts of living men, and they come to pass with an immediacy of action as if even now what the author calls "the colossal hero group of Texas" were making their last stand in the Alamo. The long stride of Sam Houston is the meter for the tale. Mr. Lyle may be of any age he choose, but he writes as if his genius were a youth. Note the whip and sting of this description of Houston:

"We stared, and saw a man whose spectacular career was the gossip of a continent. He was the hero of Horseshoe Bend. In that battle a Creek arrow had pierced his groin, and General Jackson positively ordered him out of the fight. He disobeyed, and charged the Indians single handed up a narrow gorge. Two bullets riddled his shoulder, and he lay

²THE UNVEILED EAST. By F. A. McKenzie. New York: E. P. Dutton & Co. \$3.50.

*THE LONE STAR. By Eugene D. Lyle, Jr. New York: Doubleday, Page & Co. \$1.50.

all night on the wet ground. The surgeons could waste no time on a man so nearly dead. But he was still alive the next morning, and they carried him on a litter sixty miles to an army post, then three hundred miles to his mother's cabin. He was worn to a skeleton, and the doctors would not take his case until he surprised them by refusing to die. He lived to go to Congress, to be elected Governor of Tennessee. He married, and two months later vanished from the executive mansion, never clearing the mystery of whatever domestic trouble had forced him to it. And here he was among his old boyhood friends the Cherokees . . . nearer dead now than at Horseshoe Bend. It was death morally; the curse of loneliness and despair, and, to forget the same, the greater curse of drunken sloth. . . . 'Yes, gentlemen,' he was saying in his exaltation, 'Drunken Sam attains the luster of a former name, and Drunken Sam remains behind. But Sam Houston, gentlemen, Sam Houston will go with you to Texas!'

Considered simply as a story the book is of absorbing interest, but that which renders it an invaluable piece of literature for the South in particular is the fact that it contains the almost living figures and character of a group of her greatest heroes.

A New Conquest of Cancer

PHYSICIANS and surgeons have grown accustomed to having "cures" for what unfortunately they must still call the incurable diseases announced to them every now and then. Three "cures" for leprosy have been exploited in the last ten years. A new and infallible remedy for tuberculosis is announced unflinchingly at least once every six months. Cancer is another of these sad diseases for which similar announcements may be expected. The X-rays, then radium, various local applications and forms of electrical treatment, each have their turn. Now it is the pancreatin treatment that is being exploited, and tho the number of cases in which it is claimed to have been curative is but very few, and not any larger than the failures announced from it, the book which treats of this latest cure for the affliction is called *The Conquest of Cancer*.^{*} Nearly one in thirty of our population dies of cancer every year, so that there are literally millions of cases in the

civilized world. One might expect then that a large amount of very definite evidence would be collected before a book of this kind would be issued, but any such expectation as to Dr. Saleeby's book will be seriously disappointed.

We naturally turn to his chapter on "Some Results Recorded." With the exception of a single report of a number of cases in the hands of the same observer what we find are scattered cases in some of which the diagnosis was by no means certain, while in the others one constantly has the feeling that they may be examples of the now well recognized tendency of cancer in some cases to get better spontaneously. This tendency of cancer was not appreciated properly until recent years. These cases are comparatively few, but because of the large number of cancer cases they are not rare and literally hundreds of them have been reported in the last ten years. Dr. Saleeby dwells much on the report of some thirty cases from one American observer. We wonder if he knows that that American observer has, during the last ten years, given just the same sort of an optimistic report with regard to several new "cures" for cancer, so that now nobody in America pays any serious attention to what he writes with regard to the treatment of malignant disease.

The other chapter of Dr. Saleeby's book that deserves to be criticized is that on "Cancer and Surgery." Very much is made of Sir James Paget's pessimism with regard to surgery for cancer, and there is a long quotation from one of his lectures on surgical pathology. He is spoken of as a surgeon of the past generation, but there is no hint that this series of lectures was originally delivered before 1850 and first published in 1853. Another authority quoted on the subject is Sir Benjamin Brodie, most of whose work was done in the early part of the nineteenth century. Dr. Saleeby poses himself and sets up Dr. Beard as a martyr to science, or rather to that conservative spirit which keeps scientific men from jumping to every new conclusion suggested. He seems to forget that this conservatism is perfectly right 999 times out of every 1,000, and that in the thousandth case it really does good eventually by arousing the spirit of the dis-

^{*}THE CONQUEST OF CANCER. A Plan of Campaign; Being an Account of the Principles and Practice Hitherto of the Treatment of Malignant Growths by Specific or Cancerotoxic Ferments. By C. W. Saleeby, M. D., F. R. C. S. New York: Frederick A. Stokes Company. \$1.75.

coverer and making him work out his discovery properly.

For the general public it will be enough to know that the British Medical Association has taken absolutely no notice of the exaggerated claims made for the treatment of cancer with pancreatin, or, as it is better known, trypsin. The remedy has been tried in a number of cases by physicians who have found it of no service. These negative reports are not yet made in large numbers because it takes physicians longer to make up their minds to give a negative report than a favorable one. The present writer has had two cases under his observation where trypsin was given a thoro trial without effect. At least one American observer has found that this method of treatment did harm in certain cases. Dr. Saleeby glosses this over, tho accepting some favorable conclusions of the same observer. This whole subject at this stage should be discussed, not in books meant for popular reading, but in reports for physicians. According to all present knowledge the new *Conquest of Cancer* will prove to be just as little of a conquest as all the other vaunted cures for incurable disease that are so constantly being exploited have unfortunately proved. We would well wish it otherwise, but in the meantime see only the raising of false hopes and bitter disappointment for those who take Dr. Saleeby's book seriously.

The Art of Painting

THE small group of books in hand* covers three widely separated fields of art: Mr. Clausen's two volumes are for the art student, Mr. Abendschein's treatise is for the professional painter, and Professor Raymond's volume deals with the philosophy of art. Mr. Clausen says of himself and his work after speaking of the grand masters, "The majority of us have to work in humbler paths." His

*SIX LECTURES ON PAINTING. By George Clausen. Illustrated. New York: E. P. Dutton & Co. \$1.50 net.

AIMS AND IDEALS IN ART. By George Clausen. Illustrated. New York: E. P. Dutton & Co. \$1.50 net.

THE SECRET OF THE OLD MASTERS. By Albert Abendschein. New York: D. Appleton & Co. \$1.00 net.

THE ESSENTIALS OF ÆSTHETICS. By George Lansing Raymond. Illustrated. New York: G. P. Putnam's Sons. \$2.50 net.

estimate of himself is true. Altho a man of taste and an accomplished painter, he is an artist of the second rank, lacking strength and originality, and, as the Irishman would say, his writing possesses the same lack of these qualities. Altho these two series of lectures to students at the Royal Academy are good, wholesome and helpful, they are rather dull on the printed page. His style is uninspired, only vivid in spots. But he has the virtues of his defects. Some of his painting reminds us of Bastien Le Page, more of it strongly resembles Millet—an occasional canvas is distinctly Whistlerian in manner—and this sinking into his soul of the qualities of other men—for the imitation is entirely unconscious—has enabled him to give us in these volumes some beautiful tributes to other painters, among them the best praise of a certain quality in Fra Angelico that we have seen. After saying that the sentiment of his landscape is very serene, "like the clear light before sunrise in summer," he sings:

"There is no trace of posing in his figures; they have an unstudied grace, and there is even in their movements something of the little awkwardness that we notice in the movements of children. And, altho they are very human and touching, there is something about them different from ordinary people—something remote and apart from the world. They seem to exist for the picture only, and to have had no past history, no experience of life."

The illustrations, being admirably chosen and well printed, and bound in where they belong, are real illustrations: and as a whole the books, which are on the featherweight paper so popular in England, are examples of good bookmaking. They belong to the class of low-priced books on art subjects which have large sales there. Even the dark blue paper "jackets" are attractive.

We think that Mr. Abendschein has overestimated the importance of his discovery both in the title and the text of his book, which, after all, is only one of several hundred books on the technic of painting. It is important, tho, if for no other reason than that it may act as a wholesome check on the careless and reckless workman who is indifferent to the quality of his canvases and colors and who has never taken the trouble to enquire how and of what they are made.

This record of Mr. Abendschein's apparently exhaustive experiments may cause such a one to stop and think a little regarding the permanency of his work. Somewhat mercilessly, the author quotes the observation of a chemist that "artists are phenomenally ignorant of their materials, but do not lack confidence," and he recounts in detail the sins of some well known painters: Vibert's use of "three substances of uneven drying powers and no affinity," Hans Makart's habit of mixing with his colors the yolk of eggs, "which decayed instead of drying," and another "craftsman" who mixed his with vaseline, which never dried. The *crux* of his book, the secret—based on letters of Rubens and others, and his own experiments—a system of drying in the sun, is explained at length and is, of course, not entirely new, as many artists dry in the sun. But painters should read what he says about elaborate sun drying, and experiment and judge for themselves.

We are obliged to question some of Mr. Abendschein's statements as to the comparative durability of some of the mediums. He says that the durability of tempera "is not to be compared with that of oil," whereas we thought it had been proven that tempera was more durable than oil, altho it is true, as he says, that it is "not so easy to handle" and "has no such wide range or power." On page 63 he speaks of pastel as "having the least durability of all known technics," whereas, if protected by glass, pastel never changes and is therefore the most durable. The Pesaro Madonna study in the Uffizi Gallery, to which he frequently refers in support of his theories regarding old master methods, is not now considered by experts the work of Titian, but is thought to be a copy, possibly by Sir Joshua Reynolds!

By reason of the enthusiasm with which he tells us everything the book is lively and readable, and often amusing, but its English should have been revised before being sent to the printer.

It is impossible to properly review in this limited space a volume like Professor Raymond's, which raises on almost every one of its four hundred pages questions over which philosophers and artists have wrangled for centuries. This kind of writing is what Whistler used to call

"breaking a butterfly upon a wheel"; it approaches a certain danger line because painting and music begin where language ends; and it is somewhat like attempting to tell how to make a flower, perfume and all, but it is profoundly interesting.

One who holds that artists are apt to know most about art, just as scientists know more about science than any other class of men, will find places in this conscientious and scholarly book where he would like to interrupt Professor Raymond and ask him to show his hand, by pointing out irrefutable concrete examples proving some of his conclusions. Then there is a tendency to use "safe" works of art, as the old reliables, Raphael, Titian and Michael Angelo, for illustrations, rather than less shop-worn and therefore more striking examples. The author also takes Max Nordau seriously.

More clarity of style is to be desired; the book is hard sledding in parts, and a long quotation from Herbert Spencer comes like a burst of sunshine; even a book on a branch of philosophy and psychology should be entertaining. Yet Professor Raymond often makes a fine phrase, as in the chapter where he speaks of artists, how they differ from other men, showing in their manner "the virtue of uncompelled industry," and betraying the fact that they live in a world of thought and feeling by "the involuntary wavering of their lips" and "the unconscious bewilderment of their eyes."

But here is a dissertation on taste and a whole volume on art with a wretched cover design and printed on offensive and heavy "coated" paper, from which reflected streaks of light shine in one's eyes at every page.

The Story of the Ring. By S. H. Hamer. New York: Dodd, Mead & Co. \$1.00.

The Wagner Stories. By Filson Young. New York: McClure Co. \$1.30.

Rheingold. By Oliver Huckel. New York: Thomas Y. Crowell & Co. 75 cents.

These three books exemplify the three classes of Wagner-study—technical, poetical, fictional. In the first-named book we have a praiseworthy exposition of Wagner's *Der Ring des Nibelungen*, which compares favorably with Kobbé's well known book upon the same subject. This version fully illustrates the *motifs*

of these great music-dramas and also describes clearly their plots and scenery. It is an interesting and helpful handbook. Huckel's *Rheingold*, in blank-verse, carries us along in a sense of *oneness* with that music-drama, which it interprets far better, for the average reader, than the libretto in its halting translation can possibly do; for this poem, seen as was Dr. Huckel's "Parsifal," is confessedly an interpretation rather than a translation. The most valuable part of the book is, perhaps, its careful and interesting foreword. We are told that this poem begins a new series; the old series ("Parsifal," "Lohengrin" and "Tannhäuser") being completed. In our estimation while all are good, the first—"Parsifal"—is easily the best, so far. Filson Young, in his *Wagner Stories*, illustrates the third class of Wagner-study. For the ordinary student this form is probably the best, especially should he lack a taste for verse or technicalities. The author is particularly happy in having caught the emotional spirit of the music as well as the story, and to add to the value is an excellent chronology. Very tuneful are the lyric-translations of Eric Maclagen, used thruout this volume, particularly the haunting Runic-cadence of the Rhine-maidens' song. The postscript might well have led rather than have closed the procession, for it is a masterpiece of its kind, altho we can't quite agree with the author in his characterization of "The Mastersingers" as Wagner's greatest opera. Suffice it to say, in conclusion, that we know of no Wagner-study book so captivating and complete, from the story standpoint, nor in clearer diction than is this new volume.

★
The Better City. By Dana W. Bartlett. Los Angeles: The Neuner Press.

At a cursory reading this book might appear to be a clever advertisement of Los Angeles. It is full of praise of the City of the Angels, expressed in somewhat flamboyant language, suggestive of the prospectus of the real estate boomer. The climate of Los Angeles foreshadows the heaven of the imagination; its location is peerless; its people beyond compare; its beauty, existing and prospec-

tive, most dazzling; its resources inexhaustible; its charities and churches, settlements and social uplift, all meritorious; nothing is needed but an acceptance of that ethical ideal, "that belief that the city may become as noted for its righteousness, its morality, its social virtues, its artistic life, as for its material resources," to make Los Angeles—and may we who do not live there add, some other cities of our acquaintance—not only The Better City, but the City of God.

★
Brunhilde's Paying Guest. By Caroline Fuller. New York: The Century Co. \$1.50.

The scenes of Caroline Fuller's new novel are laid in South Carolina, and they are shaded with live oaks draped in long gray moss. No one makes a fortune or turns the world upside down in such a situation. Nothing but a romance of the heart could happen there, and no one who reads the book will doubt that the author has written love stories before, so versed is she in all of that sweet passion's idle moods. The very audacity of her cupid-winged imagination is illustrated by the fact that the flaming haired heroine was old enough to ride horseback when the hero was born.

★
The Life of Edward Henry Bickersteth, D. D., Bishop and Poet. By Francis Keyes Aglionby, M. A. Pp. xiii, 222. New York: Longmans, Green & Co. \$2.50.

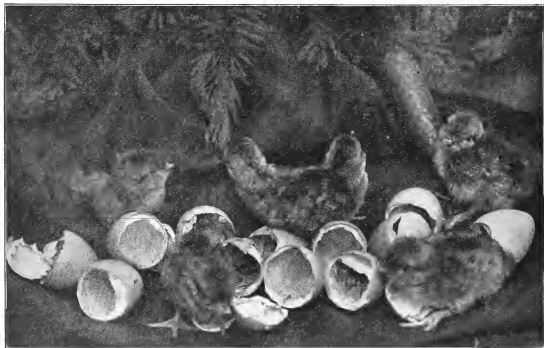
The Established Church in England has been exceedingly fortunate in recent years in the biographies of men who have been of its episcopacy. Three years ago the "Life and Letters of Mandell Creighton, Bishop of Peterborough," was published. It revealed to wider world than had been brought into contact with Mandell Creighton as lecturer, as historical writer and as bishop, that in these modern times faithful and diligent service of the Church, service in its fullest and most Christian sense, often brings the Church's highest and most dignified rewards regardless of plebeian birth. This, so far as the Church of England is concerned, is the lesson of Mandell Creighton's life; and it is much the same with the biography of Edward Henry Bickersteth, who was Bishop of Exeter from

1885 to 1900. Bickersteth, like Mandell Creighton, was a North country man; and like Creighton he had no feudal or aristocratic background—none of the social or worldly advantages which were almost essential to a clergyman's promotion in the Church in the not very far off days when deaneries and bishoprics were regarded by Whigs and Tories alike as spoils of office equally with seats in the Cabinet or Parliamentary Undersecretaryships in the various State Departments.

with poems and other quotations. The pictures are very satisfactory and attractive, many of them being colored.

A Turnpike Lady. By Sarah N. Cleghorn. New York: Henry Holt & Co. \$1.25.

Vermont, in 1768 and for years later, boasted a turnpike road and tollgate villages. *A Turnpike Lady* is the story of the hamlet of Beartown a century and a half ago. It varies from the usual tale of the Revolution in the detail that its leading characters are Tories, or "Whig-



CHICKS OF DOMESTICATED RUFFED GROUSE.
From Wright's "Gray Lady and the Birds" (Macmillan Co.).

The Gray Lady and the Birds. Stories of the Bird-Year for home and school. By Mabel Osgood Wright. Twelve colored plates and 36 full-page illustrations in half-tone. 12mo. Pp. xx, 437. The Macmillan Co., New York. \$1.75 net.

The author of this book is president of the Connecticut Audubon Society, and she supplies a pleasant running text to accompany the pictures of birds. A "gray lady" is supposed to interest the children in a country school in the birds and gives them weekly talks on their character and habits, so that children may learn to know and love them. It is a useful book altho somewhat padded

with poems and other quotations. The pictures are very satisfactory and attractive, many of them being colored. **A Turnpike Lady.** By Sarah N. Cleghorn. New York: Henry Holt & Co. \$1.25. Vermont, in 1768 and for years later, boasted a turnpike road and tollgate villages. *A Turnpike Lady* is the story of the hamlet of Beartown a century and a half ago. It varies from the usual tale of the Revolution in the detail that its leading characters are Tories, or "Whig-Biters." There are only a few pages, however, devoted to the war; some of the descriptions of its earliest victims are hideously realistic; but the current of the story moves out from this gloom and running quietly along between meadow banks reflects the placid New England landscape and the uneventful life of its people. Naomi Polke, called by her father "the sisterly child," is the central figure. A dreamy but loving little girl, she grows up into the "Turnpike Lady" and has romances of her own as so nice a girl should, even in rural Vermont more than a hundred years ago.

The Campaign of Santiago de Cuba. By Col. H. H. Sargent. Chicago: A. C. McClurg & Co. 3 vols. \$5.00.

In this book we have a remarkably lucid history of a very remarkable campaign. And there is probably no man on this continent better fitted—on all the counts—to chronicle it with such accurate completeness and balanced discrimination as the author. A West Point training, a preliminary army career, in active command at the scene of operations and a previous record as a scholarly author and critic on the strategy and tactics of war, Col. H. H. Sargent brings to this book qualities and experience that are rarely found in one individual. The unique strength of the book lies in the fact that it is really a history and a commentary arranged in practical parallel. There is no time for even the casual reader to lose sight of the main facts and salencies before they are caught up in the "Comment," analyzed, sifted and explained in such a way that their proportion, bearing and consequence are intelligible to even the most lay mind. The first volume treats of the causes and conditions that led to the expedition, together with the full statistics and comparison of both arms of the service, on either side; the plan of campaign, situation of the forces and blockade of Santiago. It is interleaved with eight maps, and the chapters are divided, as in all the volumes, into two parts—history and comment. The second volume is interleaved with five maps and begins with the sailing of the United States troops on June 14th, and describes the operations terminating in the destruction of Cervera's squadron on July 3d. Volume III constitutes the closing chapter of the siege and capitulation of Santiago. It contains the final map of the series, together with appendices from A to X and a well-designed, exhaustive and workmanlike index. Colonel Sargent is careful to explain in preface that his book must not be taken as the official utterance of the United States Government. And it may be noted, in passing, that this is to the reader's advantage, for the official record would, perforce, be without the admirable and illuminating comment which constitutes a prime factor in this book's importance. For the rest, the

United States Departments of War and State and the United States Legation officials at Havana and Madrid have given the author the fullest access to all necessary documents and data. And that he has fully availed of his opportunities is amply shown in his work.

American Birds Studied and Photographed from Life. By William Lowell Finley. Illustrated from photographs by Herman T. Bohlman and the author. 12mo. Pp. xvi, 256. New York: Charles Scribner's Sons. \$1.50.

A Cape Cod fisherman once complained about the sportsmen who came from Boston and shot the birds of the region. "But you hook the fish," was the reply. "True," said the native, "but the fish has their option; the birds don't



MOTHER GROSBEAK FEEDING YOUNG.
From Finley's "American Birds."

have no option." Far greater is the fascination and the sport of photographing rare birds and their nests than that of ruthlessly shooting the one and robbing the other. The present volume is a collection of about 130 such photographs, with the necessary text, but we warrant that the photos have cost the author and his companion photographer much more labor than has the writing of the descriptions. Fortunately, whatever errors the text might contain, the pictures can be trusted. The best chance for the photographer is to find a nest, and then watch the birds feeding their young, but this requires patience and time to overcome the fears of the parent birds. Here are a humming-bird feeding her young; another poised in mid-air over a blossom; seven chickadee chicks on a branch; the male grosbeak feeding the young; crows, owls, wrens, kingfishers, blue-

birds, thrushes, gulls, herons, etc., and the last chapter records the search and photographing of a golden eagle's nest, with the stages of the growth of the eaglets from the egg. Far better is such a book as this than one which tells the savage joy of killing.

Bohemia in London. By Arthur Ransome. With illustrations by Fred Taylor. Pp. 291. New York: Dodd, Mead & Co. \$1.50.

The literary and artistic traditions and associations of Fleet street and its adjacent courts, of the Temple and of Chelsea and Hampstead always bear retelling if the retelling is cleverly and gracefully done. To this extent Mr. Arthur Ransome succeeds wonderfully well in his *Bohemia in London*. He has familiarized himself with about all there is to know of eighteenth century London literary traditions—all there is to know of the Cheshire Cheese in Wine Office Court, and the Cock and the Green Dragon in Fleet street; and he writes freshly and brightly of the men who have made these and other London taverns famous. There is less definiteness when he comes to describe Bohemian London of today; for London's Bohemia is from some aspects bigger than it ever was, and extends for beyond Fleet street, Soho, Chelsea or Hampstead. His definition of Bohemia is "that indefinite country where big longings and high hopes are matched by short purses and present discomforts," the world in which are to be found the kindergartners and the strugglers in journalism, literature and art.

Literary Notes

....Here is a chance for undistinguished writers. *Outing* offers a prize of \$1,000 for the best novel by one who has never done such a deed before. Address: *Outing Publishing Co.*, Book Dept., Deposit, N. Y., before May 8th.

....The American Book Company has been incorporated in New York with a capital of \$5,000,000. The directors are: H. L. Ambrose, of Orange, N. J.; H. Vail, C. P. Batt, G. H. Tucker, A. V. Barnes, H. B. Barnes, J. A. Greene, and Russell Hinman, of New York City.

....A new periodical devoted to the interests of the countries south of us and their relations to the United States makes its ap-

pearance in January with the title of *Tropical and Sub-Tropical America*. It is a monthly, \$1.00 a year; edited by G. M. L. Brown, 18 Frankfort street, New York, and contains illustrated descriptive articles and trade notes.

....The first number of a new monthly magazine is issued by T. Fisher Unwin, London, *The International: A Review of the World's Progress*, edited by Dr. Rudolph Broda. In its scope and policy it is similar to *THE INDEPENDENT*, containing numerous short articles on timely topics from all parts of the world and devoted to the promotion of concrete social reforms.

....A well written book of information about Mr. J. F. Atkinson and his good work in behalf of the street waifs of Chicago is Mr. Leonard Benedict's *Waifs of the Slums and Their Way Out*. (Fleming H. Revell Co. \$1.00.) The volume is dedicated "To Waifdom Everywhere," and all who are interested in the waifs of the city streets—and there is a gang of them even in each of our smaller cities—will find Mr. Benedict's pages, written by request of Mr. Atkinson, instructive and inspirational. The book is effectively illustrated.

....When the Rev. Dr. John Watson died last May, he left behind a completed manuscript of the Cole Lectures which he was to have delivered at Vanderbilt University. His last illness was almost coterminous with the dates set for the delivery of the lectures. Dean Tillet, of the Biblical Department of Vanderbilt, has attended to the publication of the volume and written a brief introduction. Dr. Watson's theme was the use of the Bible in the light of the new knowledge concerning it, and the book is entitled *God's Message to the Human Soul*. (Fleming H. Revell Co. \$1.25.) It does not equal in merit *The Mind of the Master* or the Yale lectures on *The Cure of Souls*.

....We would call attention to an excellent Sunday School text book on *The Life of Jesus*, by Herbert Wright Gates. (University of Chicago Press. 75 cents.) The book is for the teacher only. Its clear analysis and arrangement of the biblical material and its bibliographical references equip one for effective presentation of the important features of the life of Christ. Accompanying the volume is a *Pupil's Note Book* (50 cents) for use in class, which is skillfully designed to encourage industry and intelligent interest on the part of the pupil. Good use is made of maps and pictures. We see no reason why a teacher who is ambitious to do better work than is common with the ordinary "Quarterlies" should not make use of Mr. Gates's greatly improved method, and if there are still parents who account themselves responsible for the religious education of their children, here is a plan by which conscientious endeavor will meet with abundant reward. President George B. Stewart, of Auburn Theological Seminary, is the author of *A Study of the Life of Jesus* for adult classes. (Boston: The Pilgrim Press.) The critical point of view is that of Edersheim, and emphasis is laid upon practical applications.

Pebbles.

HAVE grandparents rights that any one is bound to respect?—*Atchison Globe*.

ADAM never drove a horse
That balked upon a railroad track;
And, furthermore, Eve never wore
A waist that buttoned down the back.
—*Chicago Record-Herald*.

'08—Who's that awful old frump over there?
'09—That, sir, is my mother.
'08—Er—ah—oh, yes—um. Well—ahem—
you just ought to see mine!—*Harvard Lampoon*.

THE WAY OF THEM.

A PAIR of shoes may hurt like sin
For weeks, and then about
The time we get them broken in
They start to breaking out,
—*The Catholic Standard and Times*.

"I CAN'T help it," declared Aunt Mehitabel Tarbox, "but there's some few Bible characters that I never reely cared fer. Now there's Beelzebub, fer instance. I s'pose he was a good man, but somehow I never could go that name!"—*Louisville Courier-Journal*.

THE PAPER CHASE.

"I'LL foil them yet!" the Hare exclaimed.
(The Hounds were at his back.)
He donned a pair of rubber boots,
And thus erased his track.
—*Yale Record*.

PARSON (on a bicycling trip)—Where is the other man who used to be here as keeper?

Park Gatekeeper—He's dead, sir.

Parson (with feeling)—Dead! Poor fellow! Joined the great majority, eh?

Park Gatekeeper—Oh! I wouldn't like to say that, sir. He was a good enough man so far as I know.—*Pick-Me-Up*.

THE VERACIOUS VERGER—In the far corner lies William the Conker; b'ind the organ, where you can't see 'em, are the tooms of Guy Fox, Robin 'Ood and Cardinal Wolsey. Now, does that guide-book, as I sees you 'ave in your 'and, tell you who is lyin' here, sir?"

The Skeptical Tourist—No; but I can guess.—*Tit-Bits*.

THERE are several excellent stories told of Professor Masson, the famous litterateur, who has just died. Once he was addressing his students in the Edinburgh University, and told them that "this was an age of decadence. If I were to tell you that the young men of Rome used to swim across the Tiber three times before breakfast, what would you say?" "I should say that you were inaccurate," came a voice. "What! You question my accuracy?" cried Masson. "Yes, sir; for their clothes would be left on the other side."—*Tit-Bits*.

SAVED THEM.

A JURY at Eaton, Ga., after being out eighteen hours, couldn't agree. Then one of the jurors suggested that they sing. So they sang "How Firm a Foundation, Ye Saints of the Lord," and "He Leadeth Me," and at once

turned in a verdict of guilty, asking the judge to give the two men accused of murder ninety-nine years each.—*Atchison Globe*.

THE NEW REPORTER.

WE took a new reporter on trial yesterday. He went out to hunt for items, and after being away all day returned with the following, which he said was the best he could do:

"Yesterday we saw a sight which froze our blood with horror. A cabman, driving down Clark street at a rapid pace, was very near running over a nurse and two children. There would have been one of the most heartrending catastrophes ever recorded had not the nurse, with wonderful forethought, left the children at home before she went out, and providentially stepped into chemist's shop just before the cab passed. Then, too, the cabman, just before reaching the crossing, thought of something he had forgotten, and, turning around, drove in the opposite direction. Had it not been for this wonderful concurrence of favoring circumstances a doting father, a loving mother, and affectionate brothers and sisters would have been plunged into deepest woe and most unutterable funeral expenses."

The new reporter will be retained.—*The Boston Herald*.

ADVICE WANTED.

DEAR PUCK:—I am up against it. My man Ali Baba is making trouble. Some time ago I hired him as a watchman on a four-year contract. He is honest, sincere, also serious, likewise religious and keeps one day in the week holy. But he is so needlessly zealous in threatening evil-doers, warning off intruders, and has been making so much noise with his Big Stick that the Roycrofters can neither work in the daytime nor sleep at night.

Recently Ali Baba has contracted the habit of hunting gas leaks with a lighted candle. Also he has threatened to burn my barn in order to kill the rats.

Some of my girls who work in the book bindery are married, and recently he has hammered with his Stick on the windows and shouted advice to them concerning matters which are supposed to be of a confidential and private nature.

I fear he is laboring under the hallucination that his duty is to govern my Shop instead of working for it. Deacon Buffum and Uncle Billy Bushnell say it is a plain case of Big Head on Ali's part, but many people in the village consider him a really truly great man. Ali Baba acknowledges this and declares that it was he who made me and not me myself.

In the meantime, business in the village is at a standstill, and you can't borrow an ax from a neighbor unless you agree to bring back two.

Ali Baba's time isn't up until a year from next March.

What shall I do in the matter?

ELBERT HUBBARD.

East Aurora, N. Y.

Dear Fra, our advice is to do him up in Limp Leather, pack him very Roycroftie in a silk-lined, gilt-topped packing case, tie on a hand-tooled tag and send him to somebody "on suspicion!"—*Puck*.

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The World Movement of the Year

EVENTS move rapidly in these years. What would require cycles in Cathay is now achieved in a twelvemonth. During the past year or two the balance of the nations has been changed, and, as we believe, for the better. The conclusion of the war between Russia and Japan had already made a tremendous change, but it was only within the last year or two that we have been able to comprehend what this would mean. We now know that as a Power threatening the peace of the world Russia has been eliminated for many years to come and must confine her energies wholly to internal administration, which means the development, under great opposition, of a constitutional government in place of an autocracy. But with this the outer world is not concerned, except as it looks on with benevolent hope.

In the large field of world politics Great Britain, under her present Liberal Government, has taken the leading part. Instead of remaining in splendid isolation she has become the center of the most tremendous combination for peace of modern times, and, indeed, of all history. She has entered into a firm contract with the rising Power of Japan; she has engaged in a most important understanding with France and Russia, and has eliminated all danger from the suspected ambitions of Germany. Difficulties with Russia as to Afghanistan, Tibet and Persia have been settled, and France is given a free hand in Morocco. Mean-

while reforms in Egypt are progressing, enormous irrigation schemes are accomplished, and the Sudan is fully restored to European control. In South Africa a very generous plan of government has ventured to trust the Boers with whom Great Britain was at war, and the Transvaal and Orange Free State have become loyal. Australia is developing under her new confederation, and there is no sign of trouble in the British Empire, unless it be in India; and there the native Congress has broken up, and will no more be used as a weapon with which to achieve independence. It is Great Britain's pressure more than any other influence which is compelling King Leopold to transfer to Belgium the control of the Kongo Free State, under provisions which, if not ideal, will secure much better conditions than those that have hitherto prevailed.

When we turn to the Farther East we find Cathay vastly shortening its cycles. A new spirit has been awakened and the astute Empress, aided by certain wise and progressive advisers, is reforming the entire educational system of the empire, and even planning for constitutional government and general reform. In this work of education American and British citizens have taken a most prominent part, just as they did thirty years ago in Japan. Meanwhile Japan is pressing her influence and power in Manchuria, as well as in Korea, and the nearest possible war is not between Japan and the United States, as the irresponsible journals predicted, but between Japan and China.

If nothing more had been accomplished, it would have been an immense step in advance in the history of the world that the Hague Conference is now assured as a permanent and regular tribunal of peace and international law. That meeting is itself enough to make the past year memorable, even apart from conclusions reached and larger plans that have failed. The world now accepts arbitration as better than war, and arbitration treaties are following fast one after another.

In our own land the prominent feature has been the remarkable growth of the sentiment that great financial and com-

mercial organizations must be subservient to the public welfare, and must not be allowed to exploit their powers for amassing enormous private wealth. There has been an awakening of the public conscience; what has been allowed as legitimate in years past is now seen to be immoral and has been made illegal. Railroad and other corporations have been compelled to revise their ways or have been investigated and punished, and the same scrutiny has been applied to municipal and State sources of corruption. What looks at first sight like evidence of great corruption is really evidence of an awakened public conscience and progressive reform. The action of our Government toward our colonial possessions has been on the whole wise and altruistic. Certainly no other country has presented such an example as we have done in our giving so great a degree of self-government to Porto Rico and the Philippines. For the first time in four hundred years of foreign rule the Philippines have a Parliament.

But all these events are of the political sort, and it is social and industrial progress that really counts for the world. That has also moved steadily and rapidly, whether we consider means of production, consideration for workmen, or the applications of new principles in chemistry and mechanics, such as wireless telegraphy, air ships, color photography, and turbine engines. Equally the advance of a Christian civilization and the progress of education among the belated races has been marked during the year, as even the blindest can see, where forests and deserts are pierced and crossed by new railroads. It has been a good year, even if we have not seen all we wished for liberty in Russia, and even tho predatory greed and racial arrogance are not yet subdued.



Rounding Up Relations

THIS is the season of family reunions. The cattle on our Western plains were all rounded up according to their brands a month or more ago; the convocation of learned societies comes next. Just now we are engaged in trying to remember all our relations and to prove that blood is thicker than water after all. But blood,

like other cohesives, works best warm and only when the objects to be united are brought close together; ink is an unsatisfactory substitute. All our marvelous modes of intercommunication, picture postals, typewriters, phonographs, wireless or wired telegraphs and telephones, fail to convey a complete personality. Hence we are obliged to get together in the same room in order to know each other.

Hence, arise, too, the embarrassments of family reunions, the meeting of stranger kinfolk, of whose who are *ex officio* affectionate but *de facto* unacquainted. You are introduced to an unknown niece, sister-in-law or cousin, and expected immediately to call her by her first name, even to use endearing appellatives. Somehow there seems to be an impropriety in being called upon to kiss a lady no matter how closely related, before you even know whether she likes Maeterlinck or grape-fruit. It puts one out not to begin with the proper moves in the foundation of a friendship. It is like omitting P to K4 in a game of chess.

Many tears have been shed over Hovenden's picture, "Breaking Home Ties." Why has no artist painted the distress of the reverse process of "Making Home Ties." Being born into a strange family is hard enough when allowances are made for one's youth and not too much is expected at first, but being plunged into a strange family by matrimony or a railroad train is a more serious matter.

Still it is good for us, this having to love and get along with all sorts and conditions of relations. It broadens the mind and develops the affections. Chesterton has put the point most forcibly when he argues that it is the club and not the clan that cultivates narrowmindedness. Let us quote a passage from "Heretics":

"The modern writers who have suggested, in a more or less open manner, that the family is a bad institution have generally confined themselves to suggesting, with much sharpness, bitterness, or pathos, that perhaps the family is a good institution because it is uncongenial. It is wholesome precisely because it contains so many divergencies and varieties. It is, as the sentimentalists say, like a little kingdom, and, like most other little kingdoms, is generally in a state of something resembling anarchy. It is exactly because our brother George is

not interested in our religious difficulties, but is interested in the Trocadero Restaurant, that the family has some of the bracing qualities of the commonwealth. It is precisely because our Uncle Henry does not approve of the theatrical ambitions of our sister Sarah that the family is like humanity. The men and women who, for good reasons and bad, revolt against the family, are, for good reasons and bad, simply revolting against mankind. Aunt Elizabeth is unreasonable, like mankind. Papa is excitable, like mankind. Our youngest brother is mischievous, like mankind. Grandpapa is stupid, like the world; he is old, like the world. Those who wish, rightly or wrongly, to step out of all this, do definitely wish to step into a narrower world. They are dismayed and terrified by the largeness and variety of the family."

Next to the embarrassment of meeting relations who do not know us is that of meeting those who know us too well, who knew us before we knew ourselves and can tell how we looked and acted in long clothes and trace our traits back to our ancestors. The elderly lady at the head of the table may never have seen us but she knows by Mendel's law or a law of her own how we take our tea, also how we take our tea-cup, what disposition we make of the surplus fingers not in contact with the china. The young man back from college, proud of the originality displayed in his clothes, manner and sociology, is humiliated to have his mental and physical characteristics promptly classified in the ancestral pigeon-holes. And the children are picked to pieces and analyzed like a flower in the botany class. We can see now, for we have often seen, the latest addition to the family, a chubby youngster, surrounded by an admiring but analytical circle of relations, the first row on their knees, the last row looking down at him over the heads of those sitting in front of them, all engaged in distributing his features among his progenitors to the third and fourth generations; giving his nose to one of his great grandfathers, his eyes to another, his hair to his maternal grandmother and the dimple in his chin to his paternal, verifying these deductions by reference to the darkened paintings on the wall or daguerreotypes obliquely held; until at last the poor child feeling every shred of his precious individuality being snatched from him by the hands of dead folks, wrinkles up his face just as his father used to and wails with his mother's voice.

It is hard at first, this acknowledgment of indebtedness to our fathers, the recognition of the duty of fulfilling our hereditary obligations. We feel oppressed and hampered by it when we are young, when we are writing our declarations of independence and find it necessary to assert our individuality, often in unnecessarily erratic and obnoxious ways. Later in life we look at the same facts in a different light. We become lonely and want company. When we find out how few friends there are in the world we are content to fall back on relatives. We gratefully avail ourselves of the consolations of heredity. We find it a comfort to throw back upon our ancestors some of the responsibility for our actions when we make a mess of things. Then we are glad to recognize the bonds of consanguinity, and to feel ourselves a part and product of the past. Then we find satisfaction in realizing that the family tree is not merely a paper diagram, a sentimental symbol, but a very concrete and definite thing, a living being. There comes a time in a man's life—and the earlier it comes the better—when he had rather feel himself a part of something greater than he than to believe that he is the whole thing himself. At that time he begins to see the significance of a family reunion. Then he is willing to make the acquaintance of his strange cousins and to submit himself to the inspection of his aunts, and he holds out his two hands to his rich relatives and his poor relations.

Coal Mine Catastrophes

THE American people are unmoved by statistics, however terrible in their significance. The figures of the annual death rate from tuberculosis or accident rate on railroads arouse scarcely more emotion than those of the annual rainfall or tidal record. The customary comes easily to be regarded as the inevitable. But when many fatalities come at a time, altho they may not materially increase the general average, they get big headlines in the papers and people begin to inquire what is the matter and how it may be remedied.

This is the case with accidents in mines. The fact that during the year 1906, 2,061 men were killed and 4,800

injured in the coal mines of the United States attracted little attention, but five explosions in quick succession in the first half of the past month, in which over 500 lives were lost, has caused much discussion and ought to lead to effective action, for the larger part of such accidents are preventable. We have absolute proof of this in the reports of European experience. The miners there are of no higher intelligence than ours, for we get our men from Europe, and our mines are not so deep or difficult to work. Yet in the United States 35 men out of every 10,000 engaged in coal mining get killed every year, while in most European countries the number of lives lost is about 10. There are now three times as many miners killed annually as in 1890.

It has been argued that such an increase in the death rate over present European and our former record was the inevitable accompaniment of the immense increase in the production of coal. From 1890 to 1895 the United States mined more coal than in all the preceding decades. One miner in this country does on an average the work of two in Europe. But if we calculate the death rate on the basis of coal mined, instead of the number of men employed, it still makes a bad showing for American practice, for our rate is higher than the European, and is increasing, while theirs is decreasing. The number of men killed to every million tons mined was in this country 5.97 from 1890 to 1895, and 6.04 from 1901 to 1906. In Belgium the number killed for every million of tons mined was only 4.06. Bulletin No. 333 of the United States Geological Survey, just issued, gives the statistics and a discussion of the causes and prevention of coal mine accidents.

Explosions in the mines are caused by the fire-damp or hydrocarbon gases that leak in thru opened crevices, to which is added the force of the combustion of the coal dust. The danger from this source can be minimized by thoro ventilation and watchfulness, by care in the use of explosives and safety lamps and by spraying to lay the dust. About half of the fatalities in mines are caused by the falling of coal, and this can be in many cases prevented by using more timber or leaving larger pillars of coal. The dan-

ger from all these causes may be expected to increase in the future unless more stringent regulations are adopted, for, as the mines get deeper and the pressure becomes greater, ventilation will be more needed, and more expensive, and more props must be used, and timber is advancing in price.

As in railroading, the appalling fatality is due to recklessness of both employees and managers. The men risk their lives daily for the same reason that their employers let them, to make more money. They have to take chances or lose their jobs. They are often too ignorant to understand the danger they are incurring to themselves and others; they are often too careless to obey the rules or take possible precautions. Accidents are sometimes due to the same cause that stopped the building of the Tower of Babel, too many tongues. Men in the same camp speaking a dozen different languages are not so apt, it is true, to form unions to the detriment of their employers' interests, but they also fail in the co-operation necessary for the safety and efficiency of work in the mines.

Since both miners and managers find it apparently to their advantage to risk life in order to increase the output, it is manifestly a case where the third party, the public, has a right to step in and see to it that it is not supplied with fuel at too great a human sacrifice; that the conditions of labor are not intolerable. This right is universally recognized, but imperfectly utilized. There are mining laws and inspectors in the States, but the laws are often impracticable and ineffective, and the inspectors, either because they are too few or lacking of technical knowledge and training, do little to improve or to enforce them. What is needed is a thoro scientific study of such subjects as explosive mixtures, systems of ventilation and methods of testing, and then the careful and systematic application of suitable regulations. The terrible disaster at Courrières, in the Pas de Calais district, in 1906, the greatest in the history of mining, and the simultaneous explosions of January 28th, 1907, in the Lievin mine in the same district and in the St. Johann mine in Rhenish Prussia, show that accidents

will happen in the best regulated regions, but we should be able at least to equal the average European standard of safety.

Brownson and Rixey

IN Germany the highest honor a man may seek for his children is that he may get for them positions as officers in the army or navy. There the art of war is preferred to the arts of peace. Fortunately it is not so here. The profession of arms still has too high credit with us, and there is, among boys, a certain ambition and rivalry to be sent to West Point or Annapolis; but wise parents seek a better career for their sons. The scholar, the statesman, the professional man do not knuckle to the soldier, and the chief honor of the President is not that he is Commander-in-Chief of the Army and Navy.

We say that it is not so in Germany. The distinguished biblical scholar, Franz Delitzsch, coming from a humble origin, did not aspire so high as to secure a commission in the army for his son Friedrich, but was content that he should be a useful Orientalist and Assyriologist; but Friedrich Delitzsch is a favorite of the Emperor William, and he is proud to have his son become a soldier by profession. So the distinguished line of Delitzsch will sink into honored uselessness and clank of sword and gilt of braid.

In such an unhappy profession as that of international homicide the ethical reversal may be expected, and the rivalry of rank will give anxious employment to profitless hours. The great question now before the Navy is whether a rank in one part of the service is equal in honor and authority with a parallel rank in another part of it, and whether the President had any right to put a man in the medical department in command of a hospital ship, instead of giving the position to an officer in what is called the line. To the uninitiated man of business and peace it is mainly the question as to which officer is most competent to command, and he does not care a fig for the question of dignity and ranking glory; but this trumpery is a considerable part of the concern of a profession which is falling constantly in public esteem, and which

delights "*pondus addere nugis*," to make much of trifles.

We are approaching an epoch of peace. We are working to get rid of fighting men and all their vanities. War will go out of fashion. That is the business of the Hague Conferences, and that is the hope of the Parliament of Man. Then cannon will be hammered into hitching-posts and cruisers into coal-ships. May we not also hope that then we shall learn a little better that service is the test of rank, that precedence in positions of honor is not something to be striven for, and that the Brownsons and the Rixeyes of the better generation shall rather defer courteously to each other, remembering a certain old lesson taught by a moralist of many centuries ago that he is a gentleman who takes the lower seat, and that he that humbleth himself shall be exalted.

The Senate and Arbitration

REFERRING to our recent editorial urging President Roosevelt to negotiate an arbitration treaty with Japan, the *Seattle Times* says:

"THE INDEPENDENT presses for consideration the desirability of the United States and Japan agreeing upon compulsory arbitration of all difficulties that may arise in the future, thus speedily putting an end to all chances of armed conflict between these two nations. This is pleasant enough to contemplate, but it is still an open question as to whether the Senate would ratify any such treaty. There are a lot of Senators who would prefer backing up the judgment of Congress with a fleet of battleships rather than trusting to an arbitration board which might contain men from nations who do not see American customs as we see them."

This is the nub of the whole matter. When our forefathers adopted the Constitution of the United States all international affairs were settled by diplomacy or war, and the Senate was made an integral part of the treaty-making power. Now there are auguries of a coming day when the nations of the world will become politically federated and international affairs will be determined by the reason of judges rather than by the intrigues of diplomats or the swords of soldiers.

Altho the publicists generally agree that the Senate is entirely within its constitutional prerogatives in ratifying a

general obligatory arbitration treaty, and it is evident that sooner or later public opinion will compel it to do so, yet assuming that the *Seattle Times* is right and that the Senate will not ratify such a treaty *now*, is there no practical solution of the problem satisfactory alike to the Senate and the friends of arbitration?

Suppose the United States and Japan should sign a treaty in which each agrees to respect the territorial integrity of the other. This would mean that the question of the ownership or control of each other's territory is not a fit question for difference and arbitration. Then let the proposed treaty declare that all other questions of dispute that might arise be referred to arbitration. Thus the "vital interests" of territorial integrity would be the subject neither of arbitration nor war, and all other subjects (which would manifestly not be worth going to war about) would be settled by arbitration.

Such a treaty should be acceptable to the most zealous and jealous Senate and would mark the greatest step in advance yet taken in world-civilization. Has a grander opportunity ever come to Theodore Roosevelt, recipient of the Nobel Peace Prize, and to the Senate of the United States?



The Greatest of All the Crops

LATEST, but largest and best of all, is the crop of leaves. These belong to the poor man as well as to the rich, and they are laid down by Nature very nearly where they are wanted on the land, and on every sort of land. Without them the world would soon grow too poor for human habitation. Only for the crop of leaves there would be, in a few years, no other crop, of wheat or apples or corn. They replenish the soil annually, and give to the earth the wealth of the air. It has come about, or will soon, that people will know better than to talk about agriculture, and will understand that they are tilling the air, and not so much the dirt. Aericulture will be the new word for the progressive farmer. Nitrogen, phosphoric acid and potash, these three are the trinity of Nature; the elements with which she creates our harvests; and these three come to us with the crop of leaves.

Most of these leaves will go lower in the order of existence. They will become humus, then soil or dirt; and then again will reappear in higher and nobler forms. It is this humble stuff out of which are to be made our potatoes and our roses. That man is a fool who turns back into the air the magnificent contribution of the year—burning his wealth. There is nothing of more importance to the owner of a rood of land than this leaf crop. He should gather it from the fence corners, and from the highways, and store it in his compost piles. Banked about his buildings, it will keep out the cold; spread over his lawns, it will keep the frost from harming his plants; used for bedding in his stables, it will make his animals comfortable. Yet at least one-half of the leaves that fall inside our corporations are burned or otherwise wasted. Go and lift up, with your trowel, the heap that is made in some hidden corner by the decay of years, undisturbed, and note the depth of rich soil.

It is not the economy of the leaf alone that makes it valuable. Nature never separates the beautiful from the useful. What is there more exquisite than the sweet brown leaves of the beech and the oak; what more perfect than the rare gold that covers the Norway maple, and the scarlet that covers the sugar maple? Nature who made them beautiful knows also how to spread them, to retain their beauty. The lawn is far more charming when covered with the wind-shaken leaves. Along the roadside they drift into frisky rows. There are hollows full, and little winds are whirling and tossing them back toward the limbs where they grew. But they come back again to nestle in the grass. They are tired, and their mission is done among the limbs. It is a beautiful thing that change is possible—certainly if there is to be progress. The weak spot with our civilization is that there must be climbing all the time. We must be going higher, and sometimes we forget that there must be humble passages along this road of betterment. Nature is not simply destroying the beautiful when she throws her leaf crop to the ground. She is not only hurrying them forward to blush in the rose, but she is opening flashes here and there through the tree tops. The persimmon tree, completely strung with golden balls, is far

more beautiful than when the leaves covered the fruit. Clusters bend down the twigs, in ones and twos and tens, making the tree a bit of clean art. Every day they grow more golden under the frost fingers.

What blankets cover the winter world; yellow, brown, red and russet! He blunders who rakes them off into windrows, leaving the grass to the mercy of the frost. Only less wise is he who burns them. What the sod can spare, and be careful not to rake too clean, those only carry to the barn, and let your horses and cows have them kneedeep thro the cold days of winter. Even here they are still beautiful, and the sound of their rustling in the stables is sweet to the farmers' ears. Ah, this nice art of saving and at the same time using what Nature gives us!



As to the Second Advent

A CORRESPONDENT requests an argument against the doctrine of the second coming of Christ as expounded by adventist agitators in orthodox churches. We know of no volume by a scholar of modern point of view which is devoted exclusively to setting forth sane and reasonable opinion on this subject which has caused so great confusion and disaster. In all the plethora of volumes concerned with the topic there is not one which will afford reasonable satisfaction to an inquirer imbued with modern principles of investigation. Dr. Ayres's recent "Bibliography of Jesus Christ Our Lord" contains 238 titles on the subject of the second advent, but the great majority of the books are the veriest rubbish and the remainder are hopelessly out of date. The inquirer, however, will find what he wants in Dr. Clarke's "Outline of Christian Theology" (pp. 436-448), which is a mine of common sense and spiritual insight on the truths of the Christian religion. Further study of the subject may be pursued profitably with the help of such books as Mr. Lewis A. Muirhead's "Eschatology of Jesus," Prof. H. A. Kennedy's "St. Paul's Conception of the Last Things," and the late Dr. Salmond's valuable work on "The Christian Doctrine of Immortality."

The time has fully come for Christian

leaders to admit frankly that it is impossible to construct a credible doctrine of the second coming of Christ on the basis of a literal interpretation of texts. The books of Daniel and Revelation were written to instil courage and hope into men harassed by terrible persecution; they were tracts for their times, one for the Maccabean age and the other for the days of Domitian, and their use to predict world catastrophes is a sin against all sound principles of exegesis. The words of Jesus as reported would seem to show that he expected his return on the clouds within the lifetime of men then living, and St. Paul and his contemporaries awaited the parousia daily. Time has shown that this was an error, and if Christian experience counts for anything, it has demonstrated that the whole attitude of waiting for the clouds to break is unwise and harmful. Already in New Testament days a wiser and more spiritual view obtained, for in the Fourth Gospel the return is no longer marvelous and apocalyptic, but the quiet coming of the Spirit to the heart. This is the only parousia which can be preached with any compelling force to the men of to-day.

The passing of the old doctrine—and there can be no question but that it has already past—is a great gain to worthy religious life. Mere watching for a future event is one of the most foolish and inane practices which can possibly be imagined. To sit down in idle expectation, and wait and watch for something to come to pass, is nerve-racking to an extreme, and is also a wicked and sinful waste of time.

The proverb that the watched pot never boils expresses the common consent as to the folly of the practice. Moreover, the more one learns to expect according to the ordinary laws which govern in the affairs of the world, and the less he comes to depend upon catastrophes and interruptions, the more likely is he to do his duty toward God and men. We are all inclined to be at least third cousins of Micawber and "wait for something to turn up," and we need encouragement from our piety rather ourselves to turn over the sod and prepare for a harvest according to established laws.

The counsel of Jesus in view of the second advent is more practical than is

often imagined. He said, "Let your loins be girded about, and your lamps burning, and be ye *like* unto men looking for their lord." He commanded, not star-gazing nor ecstatic prayer, but preparedness for moral crises. Here is a duty on which one can insist with good conscience, for over and over again men are caught unprepared for the moral trials in which they find themselves; and the man of the girded loin, alert for the signal that calls him to duty, quick in rebuff of mean and base suggestion, is all too rare for the good of the world.

For the most part, conduct is not the result of deliberation, but the outcome of the sum-total of deeds previously registered. The world is so constituted that one is forced to act on impulse a great deal of the time. Most real decisions are speedily made, even when one has time to think the matter over. What is called "deciding" is often a pleasant dreaming over future probabilities, not careful estimation of facts now in hand. You can tell pretty nearly what a man will do in given circumstances, if you know the man. Anybody might have predicted that Esau would sell his birthright when he came in exhausted from the field. The bargain was not made when Jacob stipulated that the price of a mess of pottage must be the portion of the elder son, and when Esau replied, "Behold, I am about to die, and what profit shall the birthright do me?" that was only the passing of the receipt. Esau sold his birthright when as a lad he did not learn to control his appetite, and failed to learn the worth of an honorable position in life. There is always some way for a fool to lose, and he can be depended upon to find it.

The world is full of men who are shedding tears over "dispensations of providence" which have kept them from success. Perhaps it is a merciful arrangement of our human nature that we can attribute to luck what we foreordain for ourselves in the slow process of the years. We see the crisis, and imagine that there the deed was wrought which in our childhood we began to fashion, and at which we have labored slowly and steadily all the days of our life. We forget the great clumsy boy spelling out the hard words of Shakespeare: we note only

the classic English of the speech at Gettysburg.

The duty of preparedness for moral crises is the practical improvement of the New Testament teaching on the second advent. No considerable body of people will ever again anticipate the personal return of Jesus to the earth. The pervading of society by His spirit, which is actually taking place, is something a great deal better. In the present vocabulary the command to watch means to be men of girded loins, ready for duty, come when and how it may. The way to overcome evil is to achieve manhood which scorns all baseness. The time to overpower temptation is ten or twenty years before it solicits. The wise man will be forehanded in his morals as well as in his business, not saving his neck by a hair's breadth in a struggle of tremendous fury, but nourishing and exercising himself to a moral vigor that will scarcely feel the fight. Some of earth's noblest souls do not even know the triumphs they are winning, since they made their fight so long beforehand.

Trying a Parliament for Treason

To invite the people to elect a Parliament, and then to try its members for treason, is one of the grim horrors of history. Yet that is just what we see done in Russia today. The present Czar asked the Russian people to choose members of the first Russian Duma. They did so, and they told the Czar what sort of a constitutional government they wanted. This he refused and he dissolved the Duma. A large number of them, their most representative men, met together after this dissolution in Viborg, in Finland, and there signed a protest against the action of the Czar. Now 169 of these men, all that can be reached, are being tried for treason in St. Petersburg.

Whether their act was one of treason depends on who were the rightful rulers of the people, the Czar and his advisers, or the Duma which he dissolved. The Czar appoints the court, so that these 169 men stand a very slim chance of having that question even opened for discussion.

The action of over two hundred mem-

bers who met at Viborg was most courageous. They said:

"Citizens, stand up for your trampled rights, for popular representation and for an Imperial Parliament. Russia must not remain a day without popular representation. You possess the means of acquiring it. The Government has, without the assent of the representatives of the people, no right to collect taxes from the people, nor to summon the people to military service. Therefore you are now the Government. The dissolved Parliament was justified in giving neither money nor soldiers. Should the Government, however, contract loans in order to procure funds, such loans will be invalid. Without the consent of the popular representatives the Russian people will never acknowledge them and will never be called upon to pay them.

"Accordingly, until a popular representative Parliament is summoned, do not give a kopeck to the throne, nor a soldier to the army. Be steadfast in your refusal. No power can resist the united, inflexible will of the people."

That address to the Russian people was treason, if the Duma was the creature of the Czar, who had the right to call or dissolve it; who had the right to disobey its will and blot it out of existence. It was not treason, if the people have the right to rule, and Czars are but their creatures, set to do their will. The latter is the doctrine held in the United States and in every constitutionally governed country in the world. It is not the doctrine which today holds power and rule in Russia, in Russia alone of all so-called civilized countries. There the throne is lord of the people; the people have only the rights which the throne offers to them.

Very bravely do these 169 men maintain their position and rights as against the tyranny of the Czar. They make no apology. They assert that they are answerable not to the throne, but to the nation and to posterity. They declare that they are the true representatives of the people, and that the second Duma justified them by sending an overwhelming majority which supported their positions.

Nevertheless they will be condemned and punished, for with the oppressor there is power. The Cossack soldiers have no sympathy with the people of Russia, and they are numerous enough to crush opposition for the present. Yet the years move on, and these men, sent to prison and exile, will be the patriot

heroes of renovated Russia only a few years later.

"Conversion by the Million"

THIS is the title of a paper in *The Chinese Recorder* by the distinguished missionary, Timothy Richard, D.D. He asks, What is Conversion? and he answers:

"It is a turning round from sin which produces sorrow and ruin so as to escape from both and secure joy and life, to be found in its fullness in God alone."

He then asks, What is the cause of sorrow? The Hindu finds it in neglect of caste, and the remedy is outward observance. The Buddhist finds it in love of existence, and the remedy is to stamp out all desire. The Mohammedan finds it in idolatry, and the remedy is worship of one God. The Taoist finds it in ignorance how to control evil spirits and the forces of nature, and his remedy is magic and charms. The Confucianist finds it in lack of order, and the remedy is sound ethics. The Christian finds the cause of sorrow in sin and transgression of God's laws, and the remedy is to learn and obey them.

Now, he says, these laws of God are broad. They include laws of material improvement, and ignorance of the laws of economics impoverishes people and famines follow, while ignorance of the laws of health kills people. The laws of right education make small nations great, and obedience to the laws of peace prevent rebellions and wars, while if the laws which require respect of others' rights are broken distrust is created and men and nations suffer or perish.

Now, says Dr. Richard, when railways, steamers, telegraphs, roads, etc., are introduced for a whole people, it is a case of the conversion of millions of people, and we should be grateful for the development of man's material welfare under divine law, and praise God for it. Equally when modern education is adopted thruout the land, as is coming to be the case in China, "it is an immense conversion, turning millions from the darkness of ignorance and superstition to the light of knowledge, for which we should feel grateful and praise God."

Again, when better laws are adopted, "it is a conversion of incalculable good for bringing peace and good will to untold numbers." And, once more, when a nation encourages the study of religion, to find out what is the highest and best, "then we feel as if the kingdom of God were at hand."

The point of Dr. Richard's argument is this: That if endeavors after conversion are meant merely to cover the strivings to renew men's hearts devotionally without striving to improve men materially, intellectually and nationally, it would seem that only a small part of the kingdom of God makes headway. It is a fact that "conversion in regard to material, intellectual, social, national and international, as well as devotional aspects, is a conversion towards the establishment of the kingdom of God on earth," and therefore the universal changes going on in China now should, so far as they go, be regarded as "genuine conversions by the million."

There is a phase of deep truth in Dr. Richard's claim as applied to China, and to all progress which makes the world happier and better. It is the same doctrine which Kipling has preached:

"Beyond the path of the outmost sun thru
utter darkness hurled,
Further than ever comet flared or vagrant
star-dust swirled,
Set such as fought and sailed and ruled and
loved and made our world."

The World Is Round

And getting smaller, or at least it seems so, for we are certainly getting closer together. The year 1907 has been distinguished by a marvelous development of methods of intercommunication. We have beaten Jules Verne's imagination by half. A man can go around the world in forty days by regular railroad trains and steamship lines. From the United States to England now takes less than five days by the new giant turbines "Lusitania" and "Mauretania." There has been an automobile race from Peking to Paris, and another is projected from New York to Paris thru Alaska and Siberia, with a little assistance, of course, in leaping the gap at Bering Strait. Airships travel across continents, paying no attention to frontiers and looking down on custom

houses. Commercial telegrams are transmitted by ether waves across the Atlantic, and ships that pass in the night extend their period of intercourse by telephoning to each other. Photographs and sketches of distant scenes are transmitted to newspapers by wire. We start our whole fleet off without trepidation on a 15,000 mile voyage to San Francisco, and last, but not least, our peripatetic proconsul takes a trip to our antipodal possessions, and, being in a hurry to get back for the campaign, goes on around the world.

That a little pocket State like Nevada, which had a population in 1900 of only 42,335, having lost over three thousand people in ten years, with a territory about double that of the six New England States, and a population about that of Holyoke, Mass., or Covington, Ky., or Lancaster, Pa., should not be able to maintain a militia or a State constabulary is not strange, altho it is ridiculous that it should supply two members of the United States Senate. Because the Governor of Nevada had no militia he had to ask the President to send soldiers to Goldfield to maintain peace, but the condition is irregular, and the President tells the Governor that he must call the Legislature, and he has consented to do so. Then the Legislature can create a constabulary, or can ask the President to do for it in its feebleness what he would of his own right do in a Territory. But is it not farcical to speak of a Legislature for a so-called State, whose voting citizens are no more in number than those in Brockton, or Saginaw, or Covington, and who are scattered like wolves in a forest? It is the rotten borough system which compels interference by the Federal arm.

Ora Pro Nobis

On the eve of the feast of the Immaculate Conception, December 7th, 1907, the Congregation of Rites took the initial steps toward the canonization of Pius IX. A fit day, indeed, for in 1854, on the same day, of his own authority, without Council, Pius IX declared the Immaculate Conception of Mary a revealed doctrine. Now the edict has gone forth that every-

body, male and female, cleric or layman, must, under threat of ecclesiastical censures, forward within two months to the aforesaid congregation all writings of Pius IX which they have, as well as the names of persons who may possess any. In the long chain of Roman Pontiffs, few Popes have left more fatal results politically to Catholicism, while no Pope perhaps witnessed a larger growth of scholarship, in its turn equally threatening the Church's claim.—Austria humbled at Königsgratz; Spain convulsed with revolution after revolution; imperial France buried at Sedan, and the German Kaiser crowned at Versailles; Italy one and indivisible, from the Alps to the Ægean Sea; the Third French Republic, destined to wipe out the Concordat; Mexico and the South American republics, except Ecuador, disestablishing the Church; the Southern Confederacy, which Pius IX honored with an official state document, shattered to the winds at Appomattox. So, in the scholarly world, the growth of the critical school, Tübingen and the rest of the German universities, Darwin and evolution, the great results of historical studies and biblical research. But sainthood may be the due reward of his eternal "*Non Possumus*."

Indians as Individuals The keynote with which Commissioner Leupp entered office is still dominant—treating the Indians individually instead of *en masse*. To promote this the division of large agencies is being carried so far as to place even day-school teachers under bonded responsibility for small communities of Indians whose every-day lives they can know personally. Another touch of individualism is the substitution of thumb-print signatures for the perfunctory touching of the pen. Thus is impressed upon the signer as well as the paper the binding obligation which he has incurred. In the same line is the establishment of an employment bureau for Indians thru which several thousand of them have become wage-earners as farm-hands, herders, laborers on irrigating ditches and railroads or at any other occupation for which they may be fitted. If the Indians can find work for

themselves, so much the better; but if not, work is found for them, sometimes individually, oftener in groups or gangs. For instance, last year 600 Indians earned \$28,000 in the Colorado beet fields, and some 1,100 Indians received \$115,000 for their work at the Salton Sea, where it was found most difficult to get or keep any others than Indian laborers. The manufacture of garments by Indian women is an experiment just started, with a capital of \$2,000, among the Rosebud Sioux in South Dakota. During the year 10,000 allotments of land to Indians have been approved. The United States Supreme Court has made the important decision that thruout the trust period State courts have no jurisdiction over Indian allotments. Under the "Burke law" of 1906, which authorized the issuing of patents in fee to allottees found competent to manage their own affairs, a beginning has been made in the dismissal of Indians from the government nursery; 753 have this year been given their freedom papers as to their lands. The law of 1902 authorized the sale of inherited lands and already 380,000 acres have been disposed of for five and a half million dollars. To see that each Indian sells at a fair price, and that he is not immediately fleeced out of the proceeds means a deal of watching and work for the Indian Bureau; and the same is true as to the leasing of Indian lands. This helps to explain why the Indian Bureau is still growing larger instead of smaller. Hand-picking requires a good many hands.

A Methodist Union Three of the Methodist denominations of Great Britain have now been united in one body. These are the United Methodist Free Churches, the Methodist New Connection and the Bible Christians. The negotiations have been going on for several years and are now consummated. There were nearly seven hundred delegates from these bodies in the final meeting, when they subscribed unanimously to the act of corporate union. They took a good name, the United Methodist Church; and they are not satisfied; they are sanguine that there will follow the com-

plete union of all the Methodist bodies in the United Kingdom. Now why should we not have such a union made the chief business of the General Conferences of the Methodist Churches in the United States? There is no visible reason why the two great white branches of Methodism should not unite. There is nothing essential that any longer separates the Northern from the Southern Methodist Church. Equally there is absolutely no principle that divides the negro Methodisms. There is no present likelihood of the white and colored Churches uniting, but each color can at least unite by itself, maintaining their separation from each other until death do them join. For whom pigment hath put asunder, let not Christianity join together in this life.

What is the matter with the "Major Excommunication"? It does not seem to work. On Christmas Day the Pope inflicted its penalties on all concerned in the publication of *Il Rinnovamento*, the Milan monthly whose very name suggests Modernism, and which frankly condemns the late Papal decisions. Of course that is rebellion against constituted ecclesiastical authority, and ecclesiastical death is the suitable penalty for such treason. But the editors, proprietors, printers, contributors and subscribers laugh at the decree, and declare that the Pope is trying to crush liberty of research. The major excommunication was a terrible thing in the old days when it shut a man out, not only from the Church, but also from association with human kind. Now Italians pay no attention to it.

The time has come when the Indian Congress, after twenty-three years of work for the uplifting of the people of India, must meet the question whether it is to be used as an implement to destroy the British rule in India. At last the sober, conservative people will no longer submit to allow the radicals to demand the withdrawal of England, so that the rule shall be left to the natives alone. The result is disruption of the Congress, which will greatly weaken its influence for good. It is well to seek for progressive rights for the people, and larger share in rule; but India cannot be

left to itself yet. The time may come, as it may for the Filipinos, but that is for another generation.

The Mayor of Portland, Me., has discovered, or thinks he has discovered, that the Japanese have been secretly making plans and maps of that city and of the roads that approach it. Possibly; for war bureaus have to keep busy, and one of their duties is to have on hand maps of every place under the stars. Doubtless Great Britain and Germany and France have acres of maps of other countries in their archives, all ready to be drawn out if a war should break out anywhere. If they were not forearmed they would be thought greatly to blame. Very probably the new Japan feels obliged to keep busy, and is mapping the world quietly.

We are not sorry to have the question tried before the United States Courts whether it was lawful for the President to dismiss without honor the entire squadron of negro soldiers who were accused of "shooting up" the town of Brownsville, Tex. Such a suit has been brought, and will be prest to the Supreme Court. The President's action was unusual and very drastic, altho based on evidence presented to the President which seemed to justify his action. The courts will tell us whether he transcended his authority in this matter.

The last birthday batch of honors in England gave no new peerages. Why should it? The Liberal Government is trying to discredit the House of Lords, and why should it strengthen it? Would it not be a good policy for Liberal Governments to take the position that a hereditary House is an anomaly and an injustice, and that not a member should be added to it? In that case all new peerages would be Conservative and bipartisan, which would prove the Upper House unrepresentative.

A question of ethics arising at this season has never been settled. Is it fair to accept a beautiful and expensive calendar from your grocer and then cut off the advertising or cover it up with a photograph?

Railroad Coal Property

SIXTEEN months have past since the following provision of the new Railroad Rate act became a law in force:

"From and after May 1, 1908, it shall be unlawful for any railroad company to transport from any State, Territory, or the District of Columbia to any other State, Territory, or the District of Columbia, or to any foreign country, any article or commodity (other than timber or the manufactured products thereof) manufactured, mined or produced by it, or under its authority, or which it may own in whole or in part, or in which it may have any interest, direct or indirect, except such articles or commodities as may be necessary or intended for its use in the conduct of its business as a common carrier."

Only four months remain, but it appears that the question of policy under the statute was not taken up by the coal railroad companies for thoro consideration until a few weeks ago. The problem is an extremely difficult one, and thus far there is no agreement as to what shall be done. One small coal road has transferred its coal properties to a new and separate corporation, controlled by its stockholders. It is reported that the same method may be adopted by the Gould railroad companies, whose soft coal properties (East and West) are worth about \$60,000,000. But such action would probably be attacked as an evasion of the law. Railroad companies virtually own 90 per cent. of the anthracite deposits. It would be impracticable for some of these companies to transfer their coal holdings, because the latter are security in part for large issues of the companies' bonds. It is understood that the project of making a new anthracite company, capitalized at \$1,000,000,000, has been abandoned because of this difficulty and also for the reason that such a company would be regarded as a Trust. There is a desire to test the constitutionality of the law, but the penalties for violation, which would be heavy, would probably be exacted during the interval preceding a final decision. It is expected that the Union Pacific, which now supplies a large area from its mines in Wyoming, will cease to sell coal and will mine it only for the company's use.

Congress was led to make this law by abundant evidence of discrimination against independent producers, both in the East and in the West, and of fraud in the acquisition of coal land by railroad companies in the West, where criminal suits are now pending. The statute will not be repealed, but temporary concessions might be obtained if the railroad companies should show a willingness to comply with its requirements and should ask that the difficulties confronting them be fairly considered.

The Security Market

THE well known banking house of Spencer Trask & Co. have just issued an interesting analysis of present financial conditions in which they hold that the country will very speedily recover from the panic for the following reasons:

"1. The very magnitude of the business which have developed during the last three years, but which has grown on a sound basis, will, now that the turn has come, result in a corresponding ability on our part to accumulate large savings.

"2. The balance of trade with Europe was never more in our favor than now, and foreign countries must pay us high prices for our surplus products.

"3. The lack of confidence which has existed is rapidly being dispelled by the general discussion of various reforms which are being suggested with reference to the currency system and the regulation of trusts.

"4. The present panic, in contrast to all other periods of great depression, finds the farmer everywhere highly prosperous.

"5. A trade reaction has set in which will help to a restoration of normal conditions in the price of labor materials, and commodities generally.

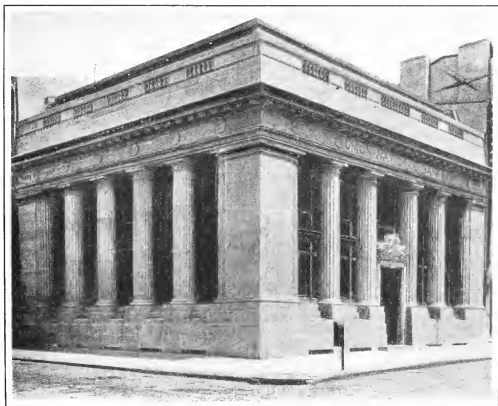
"6. As underlying conditions are undoubtedly sound, and there has been no general overproduction, it is probable that the reaction will be of comparatively short duration, because business is being rapidly curtailed in exact proportion to the lack of demand."

If this is so, the stocks and bonds should soon go upward and consequently now is the time to buy. THE INDEPENDENT does not know whether we have yet reached the absolute bottom of the market or not, but those who are looking for investment rather than speculation can hardly make a mistake by buying standard securities now.

Bank Reserves

THE theory of banking is that if a man deposits \$1,000 in the bank today and he wants to draw this money out tomorrow he goes to his bank of deposit, draws a check for the \$1,000 and gets his money. Let us suppose that 1,000 persons deposit \$1,000 each and that the next day each one wanted to draw out the full sum on deposit. Let us further suppose that every bank was in a position instantly to meet such wholesale demands in spot cash; where would the bank's margin of profit lie? How could any bank invest its money so as to earn dividends? It would manifestly be impossible to do a modern banking business on any such basis. In order to determine the proper margin of safety as to what kind of a reserve should properly be held in the vaults of every going bank, Governor

Hughes, moved by recent happenings in the financial world, appointed a committee consisting of A. Barton Hepburn, president of the Chase National Bank (chairman), Presidents Edward S. Marston, of the Farmers' Loan and Trust Company; Edward W. Sheldon, of the United States Trust Company; A. S. Frisell, of the Fifth Avenue Bank; Stephen Baker, of the Manhattan Company, and Andrew Mills, of the Dry Dock Savings Institution, all of New York City, to determine on a safe and standard bank reserve and on other related subjects. This committee has now recommended that a minimum reserve of 25 per cent. be required of trust companies as well as banks, of which 15 per cent. is to be in cash and 10 per cent. in approved depositories. Bankers and those interested in finance generally may well carefully consider this admirable report *in extenso*.



THE UNION NATIONAL BANK OF PHILADELPHIA.
Building recently erected on the corner of Third and Arch streets.

The Travelers Insurance Company

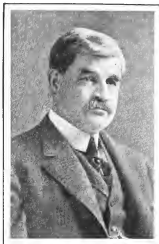
The Travelers Insurance Company, of which Sylvester C. Dunham is the president, was founded by James G. Batterson in 1863. Mr. Batterson's attention was attracted to the subject of accident insurance while traveling in England in 1859. From data which he gathered on this subject and because of his initiative grew up the business of the Travelers Insurance Company as well as the general business of accident insurance, in which such large capital is now invested. From very small beginnings accident insurance has grown to very large proportions. In the development of the business The Travelers has taken a leading, even a parental, part. From first to last more than seventy companies have been organized to do an accident business. Many of these companies have come to grief because of a series of disastrous railroad and steamship accidents and for other reasons to which space forbids reference here, but the Travelers, while hard hit by the same events which swept away so many of its competitors, by promptly meeting its losses has gained the confidence of the insuring public. It has absorbed many of its sometime rivals and

has progressed, sometimes slowly, but always step by step, until the necessity at last arose for the new home office, which

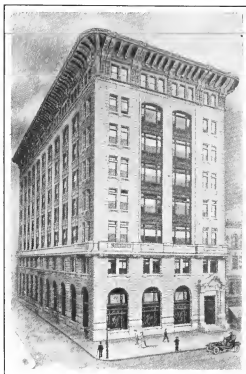
is pictured in this issue. Sylvester C. Dunham, the president of the Travelers Insurance Company, was born in Mansfield, Conn., in 1846. He entered the service of the Travelers in 1885 as its general counsel. He became one of the company's directors in 1897. On the death of the late President Batterson in 1901, he was elected as his successor in the president's chair. In 1906 the Travelers had total assets of \$53,401,726 and a surplus of \$6,139,686.

The Travelers has for many years been the leading exponent of guaranteed non-participating insurance—that is to say, that

form wherein a definite premium is paid for a definite amount of insurance. Both in its life, accident and liability departments the Travelers constantly maintains that conservatism for which the company became known from the very beginning of its existence. Its record has been constantly progressive, and the outlook for the new year is most encouraging. Statistics compiled by the Travelers show that more accidents overtake pedestrians than any other class of persons. The percentage reaches 24.14.



SYLVESTER C. DUNHAM,
President of the Travelers Insurance Company.



NEW HOME OFFICE BUILDING OF THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

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Bills of Exchange
Cable Transfers
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Credits
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6% GOLD BONDS

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They are redeemable after three years, on demand, at holder's option, and redemption is provided for by a SINKING FUND maintained under a TRUST AGREEMENT with the GUARDIAN TRUST COMPANY OF NEW YORK

Absolute security is further insured by charter restrictions which compel the maintenance of paid-in capital and quick assets largely in excess of bonded obligations. They combine

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THE Royal Exchange Assurance

OF LONDON

INCORPORATED 1720

UNITED STATES BRANCH:

92 William Street, - - New York City

Statement of Condition, U. S. Branch,
January 1, 1907

Assets,	-	-	-	\$2,404,720
Liabilities,	-	-	-	1,226,464
Surplus to Policyholders	-			1,178,256

THE NORTHWESTERN NATIONAL BANK

MINNEAPOLIS, MINN.

At close of Business, Dec. 3, 1907.

RESOURCES.

Loans and discounts.....	\$11,470,270.15
U. S. and other bonds.....	1,468,654.00
Banking house	250,000.00
Cash and due from banks.....	5,936,079.82

\$19,125,003.97

LIABILITIES.

Capital	\$1,000,000.00
Surplus and profits (earned).....	1,279,250.80
Circulation	785,000.00
Bond account	549,902.50
Clearing House certificates	185,000.00
Deposits	15,325,850.67

\$19,125,003.97

OFFICERS:

WM. H. DUNWOODY, President.
M. B. KOON, Vice-President.
EDWARD W. DECKER, Vice-President.
JOSEPH CHAPMAN, Jr., Cashier.
FRANK E. HOLTON, Ass't Cashier.
CHAS. W. FARWELL, Ass't Cashier.
R. E. MACGREGOR, Ass't Cashier.

DIVIDENDS ANNOUNCED

East River National Bank, semi-annual, 3 per cent., payable on and after January 2d, 1908.

Fourth National Bank, semi-annual, 4 per cent., payable on and after January 2d, 1908.

Irving National Exchange Bank, quarterly, 2 per cent., payable January 2d, 1908.

Market & Fulton National Bank, quarterly, 2½ per cent., payable on and after January 2d, 1908.

Merchants National Bank, 3½ per cent., payable January 2d, 1908.

National Butchers & Drovers Bank, semi-annual, 3 per cent., payable on and after January 2d, 1908.

German Savings Bank, 4 per cent. per annum will be credited depositors for six months ending December 31st, 1907.

American Telephone and Telegraph Co., coupons from 5 per cent. three-year gold coupon notes, payable January 1st, 1908.

Electric Storage Battery Co., common and preferred, 1¼ per cent., payable January 2d, 1908.

Minneapolis & St. Louis R. R., coupons from First Mortgage 4 per cent. guaranteed bonds of Des Moines & Ft. Dodge R. R., payable January 1st, 1908.

N. Y. County Ntl. Bank, semi-annual, 20 per cent., payable January 2d, 1908.

N. Y. & N. J. Telephone Co., quarterly, 1¼ per cent., payable January 15th, 1908.

Wells, Fargo & Co., semi-annual, 5 per cent., payable January 15th, 1908.

COMMERCIAL NATIONAL BANK

CHICAGO, Ill., December 3, 1907.

RESOURCES.

Loans and discounts	\$27,140,214.41
Overdrafts	381.47
Real estate	29,515.10
U. S. Bonds at par	2,908,000.00
Other bonds and stocks	2,959,561.37
Stock Commercial National Safe Deposit Co. (Bank building)	1,441,100.00
Due from U. S. Treasurer	166,875.00
Clearing House certificates	290,126.00
Cash and due from other banks	13,195,365.68
	\$48,131,139.03

LIABILITIES.

Capital stock paid in	\$3,000,000.00
Surplus fund	3,000,000.00
Undivided profits	1,219,197.41
National banknotes outstanding	2,917,500.00
U. S. bond account	1,359,000.00
Clearing House certificates	2,330,000.00
Deposits	34,306,441.62
	\$48,131,139.03

OFFICERS:

Geo. E. Roberts, Pres.	G. B. Smith, Asst. Cash.
Jos. T. Talbert, Vice-P.	H. C. Vernon, Asst. Cash.
R. Van Vechten, 2d V.-P.	H. E. Smith, Asst. Cash.
David Vernon, 3d V.-P.	W. T. Beckner, Asst. Cash.
N. R. Loach, Cashier.	E. N. Johnson, Auditor.

QUARTERLY REPORT OF THE

Twenty-six
Nassau St.

**COLUMBIA
TRUST
COMPANY**

NEW YORK
CITY.

AT THE CLOSE OF BUSINESS DECEMBER 19TH, 1907,
AS REPORTED TO SUPERINTENDENT OF BANKS.
RESOURCES.

N. Y. City bonds (market value)	\$1,000,938.50
Other securities (market value)	999,173.75
Time loans	2,785,518.48
Demand loans	1,207,909.50
Cash in banks	453,739.79
Cash on hand	220,766.29
Net accrued interest	34,413.12
Amount of subscription to loans by associated trust companies	210,000.00
	\$6,961,464.43

LIABILITIES.

Capital	\$1,000,000.00
Surplus	1,000,000.00
Undivided profits	104,675.79
Deposits	4,587,755.68
Certified checks	49,806.76
Reserved for taxes	9,227.20
Amount provided for subscription to loans by associated trust companies	210,000.00
	\$6,961,464.43

ROBERT S. BRADLEY	-	President
A. B. HEPBURN	-	Vice-President
WM. H. NICHOLS	-	Vice-President

INDEPENDENT OF THE CONTROL
OF ANY SINGLE INTEREST

ESTABLISHED IN 1856.

J. ROMAINE BROWN & CO.

Brokers, Agents, Appraisers

NO. 53 WEST 33D STREET.

Washington Heights Property a Specialty.

THE MERCHANTS NATIONAL BANK

PROVIDENCE, R. I.

Capital - - - - - \$1,000,000.00

Surplus earnings over - - - - - 650,000.00

This bank will receive direct from banks, manufacturers, and mercantile firms, checks and time items drawn on Providence, and remit upon payment in New York exchange at a reasonable rate.

READING NOTICES

THE RACINE BOAT MANUFACTURING CO.

In speaking of the exhibit of the Racine Boat Manufacturing Company at the recent Motor Boat Show, in this city, we inadvertently gave the address of the company as Racine, Mich. The correct address is Muskegon, Mich.

OMISSION OF COPYRIGHT

The photographs of Governor Hughes reproduced in the issue of THE INDEPENDENT of December 26th were from photographs copyrighted by Brown Brothers, New York, 1907.

The Mechanics and Traders Bank, to strengthen its position, has declared a dividend of 1¼ per cent. instead of 2¼ per cent. This bank has paid out during the recent financial excitement \$12,000,000.

Studebaker



AUGUSTA COUNTRY CLUB
AUGUSTA, GA.



ALL advance in standards of vehicle construction has inevitably come through patient experiment. New materials have been tried and old materials subjected to newly discovered treatments. In no other way has it been possible to produce for choice American stables finer and still finer examples of the carriage-maker's art.

No experiment is ever made by Studebaker, however, at the customer's expense. Not until every known test has proven a proposed change to be a positive improvement does Studebaker place that improvement on the market. The cost of developing the Studebaker lines rests with the maker and the maker alone.

In this dominating Studebaker policy lies the peculiar security of the Studebaker buyer. To-day, as always, the purchaser of Studebaker vehicles needs think only of suiting his particular taste. This is equally true in the selection of Studebaker harness and accessories, always carried at each Studebaker repository.



Studebaker
Opera Bus

STUDEBAKER BROS. MFG. CO., South Bend, Ind.

Largest Vehicle Manufacturers in the World

NEW YORK CITY—Studebaker Bros. Co. of New York, B'way and 48th St., Also 36 Warren Street.

CHICAGO, ILL.—Studebaker Bros. Mfg. Co., 375 and 388 Wabash Ave.
KANSAS CITY, MO.—Studebaker Bros. Mfg. Co., 13th and Hickory Streets.

SAN FRANCISCO, CAL.—Studebaker Bros. Co. of California, Market and 10th Streets.

SALT LAKE CITY, UTAH—Studebaker Bros. Co. of Utah, 157 and 159 State St.
PORTLAND, ORE.—Studebaker Bros. Co., Northwest, 330 and 333 East Morrison Street.

SEATTLE, WASH.—Studebaker Bros. Co., Northwest, 308 1st Avenue S.

DENVER, COLO.—Studebaker Bros. Mfg. Co., 15th and Blake Streets.

DALLAS, TEXAS—Studebaker Bros. Mfg. Co., 317 and 319 Elm Street.

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Corner of Fifth and Chestnut Streets
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Deposits received subject to Draft. Securities bought and sold on commission. Interest allowed on deposits. Foreign Exchange. Commercial Credits. Cable Transfers. Circular Letters for Travelers, available in all parts of the world.

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Messrs. J. S. MORGAN & CO.

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LONDON

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Letters of Credit and Travelers' Checks for domestic and foreign use.

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Deposit accounts, subject to check, received on favorable terms.

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T. W. Stephens & Co. BANKERS

Investment Bonds

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John Munroe & Co.

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Agents, Brokers, Appraisers

19 WEST 42d STREET

141 BROADWAY, NEW YORK

YORKVILLE BANK

3rd Ave., Cor. 85th St.

Loans and discounts	\$2,101,817.14
Stocks and bonds	1,182,500.42
Real estate and fixtures	255,000.00
Safe deposit vaults	41,190.25
Due from banks	187,410.77
Cash	681,512.94
Other resources	\$5,820.56
	\$4,863,851.48
Capital	\$100,000.00
Surplus	200,000.00
Undivided profits	202,036.63
Due depositors	\$,780,220.32
Due trust companies	10,185.82
Other liabilities	\$0,805.81
	\$4,863,851.48

R. VAN DER KAMPE, President.
 RICHARD H. ADAMS, Vice-President.
 HENRY DIEDEL,
 WM. L. FRANKENBACH, Cashier.
 ERMEST WOLKWITE, Assistant Cashier.

LUCIUS WILMERDING

W. FORBES MORGAN, JR.
Member N. Y. Stock Exchange

J. B. CHAFFEE

P. W. LIVERMORE

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Bankers and Brokers*Are You Interested in Stocks?*

Believing that the market at this time presents a rare opportunity to buy listed stocks and bonds at favorable prices, we tender our advice and services to would-be investors. Correspondence solicited.

**THE
IDEAL
INVESTMENT**

INVESTMENTS that carry with them every safeguard as to principal and interest usually net the investor a small return.

With rare exceptions investments that offer large returns contain a correspondingly large element of risk.

THE IDEAL INVESTMENT is one that not only insures the safety of the principal and the return of a moderate rate of interest, but which gives the principal an additional earning power commensurate with the success of the business on which the investment is based.

This Company deals exclusively in investments of the latter class.

Descriptive circulars will be sent on application.

**The American Finance &
Securities Company**

6 Nassau Street (Hanson Bank Building), New York

**Double Profits From
New York Real Estate**

City real estate—business property particularly—produces a double profit: Rent and an increased value, the increased value again producing increased rent.

"What is, perhaps, of greatest value to the man who considers real estate as a medium of investment is the fact that property can be purchased to-day which will produce not less than five per cent. net, and ten years from now will be returning ten per cent. upon a new valuation which will be one hundred per cent. higher than the original investment, and this increased value will have cost the owner nothing."

N. Y. Evening Post.

This was the foundation of the great Astor fortune and is the source of the profits and increasing assets of the New York Realty Owners Company. The New York Realty Owners Company has paid regular incomes to hundreds of individuals for over twelve years. Let us show you what they say. Write for booklet F.

ASSETS, \$2,500,000.00

New York Realty Owners Co.
489 Fifth Avenue, New York

Merchants National Bank New York

Capital, Surplus and
Stockholders' Liability \$5,650,000
Total Resources - - 30,000,000

**FOUNDED
1803**

Government, State and City Depository

Foreign Exchange Letters of Credit Cable Transfers

ROBERT M. GALLAWAY, President
ELBERT A. BRINCKERHOFF, Vice-Pres.
ZOHETH S. FREEMAN, Vice-Pres.
JOSEPH BYRNE, Cashier
ALBERT S. COX, Assistant Cashier
O. E. PAYNTER, Assistant Cashier

CITY TRUST COMPANY

50 STATE STREET, BOSTON

BUNKER HILL BRANCH: City Square, Charlestown

Capital and Surplus, \$4,000,000

OFFICERS

PHILIP STOCKTON, President
CHARLES FRANCIS ADAMS, Vice-President
ARTHUR ADAMS, Vice-President
GEORGE S. MUMFORD, Secretary
GEORGE W. GRANT, Treasurer
CHARLES P. BLINN, JR., Asst. Treasurer
FRANK C. NICHOLS, Asst. Treasurer
S. PARKMAN SHAW, JR., Asst. Secretary
PERCY D. HAUGHTON, Asst. Secretary

BUNKER HILL BRANCH

FRED. K. BROWN, Manager.

DIRECTORS

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Orlando H. Alford	Arthur Lyman
P. Lothrop Ames	Maxwell Norman
John S. Bartlett	R. T. Paine, 2d
Charles E. Cotting	Andrew W. Preston
Alvah Crocker	Richard S. Russell
Livingston Cushing	Quincy A. Shaw, Jr.
George A. Draper	Howard Stockton
William F. Draper	Philip Stockton
Wilmut R. Evans	Charles A. Stone
Frederick P. Fish	Galen L. Stone
Robert F. Herrick	Nathaniel Thayer
Francis L. Higginson	Henry O. Underwood
Henry C. Jackson	W. Seward Webb
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money in a **GOOD BANK**—because
it is the quickest asset with earning
power.

Select your bank with care.

Do not be content with less than
4 per cent. on deposits standing 3 months
or more—other things being equal.

Investigate and bank with us by mail
if satisfied with our strength and 4 per
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Booklet and statement mailed upon
request.

Slater Trust Company

Established 1885.

Assets \$8,000,000.

PAWTUCKET,

RHODE ISLAND

THE FOURTH NATIONAL
BANK OF THE CITY OF NEW
YORK OFFERS TO DEPOS-
ITORS EVERY FACILITY
WHICH THEIR BALANCES,
BUSINESS AND RESPONSI-
BILITY WARRANT.

Astor Trust Company

FIFTH AVE. & 36TH ST., NEW YORK
CAPITAL & SURPLUS \$1,400,000

INTEREST PAID ON DAILY BALANCES

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JOHN JACOB ASTOR.
GEO. F. BAKER.
Pres't First National Bank.
STEPHEN BAKER.
Pres't Bank of the Manhattan Co.
GEO. B. CASE.
White & Case, Attorneys.
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Vice-President.
E. C. CONVERSE,
President.
H. P. DAVISON,
Vice-Pres't First National Bank.
JOHN I. DOWNEY,
Building Construction.

HARRISON E. GAWTRY,
Consolidated Gas Co.
ROBERT WALTON GOELET.
THOMAS W. LAMONT.
2d Vice-Pres't Bankers Trust Co.
EDGAR L. MARSTON.
Blair & Co., Bankers.
GATES W. MCGARRAH,
Pres't Mechanics Nat'l Bank.
CHARLES A. PEABODY,
Pres't Mutual Life Ins. Co.
GEO. W. PERKINS,
J. P. Morgan & Co., Bankers.
WILLIAM E. PORTER,
Pres't Chemical Nat'l Bank.

SEWARD PROSSER, Vice-Pres't.
ROY A. RAINEY,
Estate of W. J. Rainey.
DANIEL G. REID,
Rock Island System.
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Real Estate.
ARCHIBALD D. RUSSELL,
ALEXANDER H. STEVENS,
Vice-Pres't.
JOHN F. THOMPSON,
Vice-Pres't Bankers Trust Co.
CHARLES L. TIFFANY,
Vice-Pres't Tiffany & Co.
ALBERT H. WIGGIN,
Vice-Pres't Chase Nat'l Bank.

OFFICERS

E. C. CONVERSE, President.
ALEX. H. STEVENS, Vice-Pres.

SEWARD PROSSER, Vice-Pres.
THOMAS COCHRAN, JR., Vice-Pres.

GEO. W. PANCOAST, Cashier.
HOWARD BOOCOCK, Asst Sec.

UNITED STATES TRUST COMPANY OF NEW YORK

CAPITAL, \$2,000,000

45-47 WALL STREET

SURPLUS AND UNDIVIDED PROFITS, \$13,751,752

THE COMPANY ACTS AS EXECUTOR, ADMINISTRATOR, TRUSTEE, GUARDIAN, DEPOSITARY OF COURT MONIES, and in many other trust capacities.

It allows interest at current rates on deposits, and holds, manages and invests money, securities and other property, real or personal, for individuals, estates and corporations.

EDWARD W. SHELDON, JOHN CROSBY BROWN, WILLIAM M. KINGSLEY,
President. Vice-President. 2d Vice-President.
HENRY E. AHERN, Secretary. WILFRED J. WORCESTER, Assistant Secretary.
CHARLES A. EDWARDS, 2d Assistant Secretary.

TRUSTEES.

JOHN CROSBY BROWN,
W. BAYARD CUTTING,
CHARLES S. SMITH,
WY. ROCKEFELLER,
ALEXANDER E. ORR.

JOHN A. STEWART, Chairman of Board
WILLIAM H. MACY, JR.,
WILLIAM D. SLOANE,
GUSTAV H. SCHWAB,
FRANK LYMAN,
GEORGE F. VIETOR,
JAMES STILLMAN.

JOHN CLAFLIN,
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JOHN S. KENNEDY,
D. O. MILLS,
LEWIS CASS LEDYARD,
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The Securities Corporation, Ltd.

MINING INVESTMENTS

Based on going properties directly under our control.

We make a specialty of Guanajuato, Mexico, enterprises

INQUIRIES SOLICITED.

40 WALL STREET,

NEW YORK

PARIS

NEW YORK

LONDON

NASSAU NATIONAL BANK BROOKLYN, N. Y.

December 3, 1907.
RESOURCES.

Loans and investments.....\$5,539,717.48
Exchanges for Clearing House.....951,735.65
Cash and reserve.....1,978,766.49 \$8,470,222.62

LIABILITIES.

Capital stock.....\$750,000.00
Surplus and profits.....937,754.12
Circulation.....210,350.00
Deposits.....6,572,118.50 \$8,470,222.62

Thos T. Barr, Pres. Robt B. Woodward, V. P. Edgar
McDonald, 2d V. P. D. V. B. Hegerman, Cash. G.
Foster Smith, Ass't. Cash. John W. Scaman, Ass't. Cash.

QUARTERLY REPORT OF THE BANK OF AMERICA

at the close of business on the 19th day of December, 1907:
RESOURCES.

Loans and discounts.....\$18,000,219.25
Overdrafts.....4,498.19
Due from trust companies, banks, bankers
and brokers.....1,274,086.93
Banks and bonds, viz.:
Public securities.....1,050.94
Other securities.....1,318,550.04
Specie.....5,132,881.37
Legal tender notes and notes of National
banks.....1,793,044.00
Cash items viz. Exchanges and
checks for the next day's
clearings.....\$5,492,990.66
Other cash items.....40,147.33

Clearing House account, net balance.....5,533,137.93
865,000.00
Total.....\$34,822,418.71
Estimated accrued interest not paid nor entered
on books at date of this report as
an asset.....69,000.00

LIABILITIES.

Capital stock paid in, in cash.....\$1,500,000.00
Surplus fund.....4,125,000.00
Undivided profits, less current expenses and
taxes paid.....506,913.93
Due depositors.....17,622,834.08
Due trust companies, banks and bankers.....7,350,981.25
Due New York savings banks.....3,696,745.01
Unpaid dividends.....\$303.00
Reserved for taxes.....19,581.39

Total.....\$34,822,418.71
Estimated accrued interest not paid nor entered
on books at date of this report as
a liability.....28,600.00
State of New York, County of New York, as:

WILLIAM H. PERKINS, President, and WALTER M.
BENNETT, Cashier, of the Bank of America, a bank located
and doing business at Nos. 44 and 46 Wall Street, in the
City of New York, in said county, being duly sworn, each
for himself, says that the foregoing report, with the sched-
ule accompanying the same, is true and correct in all re-
spects, to the best of his knowledge and belief, and they
further say that the usual business of said bank has been
transacted at the location required by the Banking Law
(Chap. 689, Laws of 1892, as amended), and not else-
where; and that the above report is made in compliance
with an official notice received from the Superintendent
of Banks, designating the 19th day of December, 1907, as
the day as of which such report shall be made.

WILLIAM H. PERKINS, President.
WALTER M. BENNETT, Cashier.

Severally subscribed and sworn to by both deponents the
21st day of December, 1907, before me.

B. DENZLER,

[Seal of Notary.] Notary Public, Kings Co.,
Certificate filed in New York Co., 937.

QUARTERLY REPORT OF THE CENTRAL TRUST COMPANY OF NEW YORK

at the close of business on the 19th day of December 1907:
RESOURCES.

Bonds and mortgages.....\$40,529.89
Amount of stock and bond investments: Public
securities (book value, \$1,154,498.22);
market value.....1,154,498.22
Other securities (book value, \$13,569,420.42);
market value.....13,569,420.42
Amount loaned on collateral.....24,030,822.32
Other loans, including bills purchased.....176,097.40
Real estate:
Banking house.....888,258.13
Other real estate.....102,467.29
Due from trust companies, banks and bankers.....3,708,703.42
Specie.....3,527,458.85
United States legal-tender notes and bills of
National banks.....1,510.06
Amount of assets not included under any of
the above items, viz.:
Net accrued interest.....306,414.15
Amount of subscription to loans by associated
trust companies, \$1,100,000.00.....780,921.83

\$48,094,681.92

LIABILITIES.

Capital stock paid in, in cash.....\$1,000,000.00
"Surplus on market value.....14,590,147.27
Surplus on book value.....\$14,590,147.27
Deposits subject to check (except as stated
below), not preferred.....27,829,390.46
Certificates of deposit (not preferred) demand
Amount due trust companies.....357,865.45
Amount due banks and bankers.....378,450.81
Preferred deposits, viz.:
Due New York State savings banks.....72,822.97
Due as executor, administrator, guardian,
receiver, trustee, committee or depositary.....2,364,826.05
Other liabilities not included under any of
the above heads, viz.:
Reserved for taxes.....68,000.00
Net accrued interest.....551,172.88

\$48,094,681.92

*Surplus includes undivided profits.
State of New York, County of New York, as:
J. N. WALLACE, President, and M. FERGUSON, Assistant
Secretary of the Central Trust Co. of New York,
located and doing business at No. 34 Wall Street, in the
City of New York, in said county, being duly sworn, each
for himself, says that the foregoing report, with the schedules
accompanying the same, is true and correct in all respects,
to the best of his knowledge and belief, and they further
say that the usual business of said trust company has been
transacted at the location required by the Banking Law
(Chap. 689, Laws of 1892), and not elsewhere; and that
the above report is made in compliance with an official
notice received from the Superintendent of Banks, designating
the 19th day of December, 1907, as the day of which
such report shall be made.

(Signed) J. N. WALLACE, President.
M. FERGUSON, Assistant Secretary.

Severally subscribed and sworn to by both deponents the
23d day of December, 1907, before me.

[Seal of Notary.] M. E. HELLSTERN,

Notary Public, Kings Co., N. Y.
Certificate filed in N. Y. County.

THE PLAZA BANK NEW YORK CITY

December 19, 1907.

RESOURCES.

Loans and investments.....\$3,354,745.03
From other banks.....278,315.10
Cash and reserve.....445,054.72 \$4,078,114.87

LIABILITIES.

Capital stock.....\$100,000.00
Surplus and profits.....376,351.50
Deposits.....3,601,763.37 \$4,078,114.87

W. McMaster Mills, Pres. C. W. Parson, Vice-Pres. E.
M. Clarke, Cash. E. H. Cook, Asst. Cash

FIRST MORTGAGE TRUST BONDS

6%

These bonds in denominations of \$100, \$500 and \$1,000, are issued against first mortgages on
Real Estate in New York City, deposited with one of the strongest trust companies as Trustees.
The safest and Best Form of Investment. They find a ready sale about the necessity arise. Write
for Booklet that explains how to invest your money without risk or speculation.

HUDSON P. ROSE COMPANY,

32 West 45th Street, Suite 409,

NEW YORK

QUARTERLY REPORT OF THE ORIENTAL BANK

at the close of business on the 19th day of December, 1907:
RESOURCES.

Loans and discounts.....	\$8,243,104.45
Overdrafts.....	52,844.81
Due from trust companies, banks, bankers and brokers, not included in next item.....	\$620,682.89
Due from approved reserve depositaries, less amount of offsets.....	17,640.23
	638,323.12
Banking house and lot.....	\$80,700.00
Other real estate.....	\$85,400.00
	128,100.00
Mortgages owned.....	2,500.00
Stocks and bonds, viz.: Public securities.....	230,284.25
Other securities.....	312,017.87
Specie.....	452,508.97
Legal tender notes and notes of National banks	247,200.00
Cash items, viz.: Exchange and checks for the next day's clearings.....	\$245,187.05
Other cash items.....	68,096.85
	314,183.90
Assets not included under any of the above heads, viz.: Furniture and fixtures.....	None
Ass't Treas. U. S. at New York.....	\$4,434.10
American Surety Co., New York.....	20,000.00
	24,434.10
	\$10,645,561.47

Estimated accrued interest not paid nor entered on books at date of this report as an asset.....

	21,829.30
	LIABILITIES.
Capital stock paid in, in cash.....	\$750,000.00
Surplus fund.....	912,000.00
Undivided profits, less current expenses and taxes paid.....	290,327.10
Due depositors.....	3,719,398.16
Due trust companies, banks and bankers.....	1,068,579.39
Preferred deposits, viz.: Due New York State savings banks.....	\$504,590.84
Due New York State building and loan associations.....	1,672.50
Deposits preferred because secured by pledge of a part of bank assets.....	275,000.00
Deposits otherwise preferred, if any.....	None
	781,263.34

Amount payable not included under any of the above heads, viz.:
Bills payable.....\$635,244.93
Bills rediscounted.....30,000.00
Unpaid dividends.....28.12
Reserved for taxes.....11,954.15

Contingent fund.....677,227.20
Clearing House accounts, net balance.....38,542.24
2,411,224.04

Estimated accrued interest not paid nor entered on books at date of this report as a liability.....10,417.42
State of New York, County of New York, ss.:

HUGH KELLY, President, and GEO. W. ADAMS, Cashier, of the Oriental Bank, a bank created and doing business at No. 182-184 Broadway, in the City of New York, in said county, being duly sworn, each for himself, says that the foregoing report, with the schedule accompanying the same, is true and correct in all respects, to the best of his knowledge and belief, and they further say that the usual business of said bank has been transacted at the location required by the Banking Law (Chap. 680, Laws of 1892, as amended), and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of Banks, designating the 19th day of December, 1907, as the day as of which such report shall be made.

HUGH KELLY, President.
GEO. W. ADAMS, Cashier.

Solemnly subscribed and sworn to by both deponents, the 24th day of December, 1907, before me.
[Seal of Notary.] H. E. RANK, Notary Public.

QUARTERLY REPORT OF THE UNITED STATES TRUST COMPANY OF NEW YORK

at the close of business on the 19th day of December, 1907.

RESOURCES.

Bonds and mortgages.....	\$3,184,750.00
Amount of stock and bond investments: Public securities (book value, \$2,397,599, market value.....)	3,004,930.00
Other securities (book value, \$6,068,120, market value.....)	6,070,620.00
Amount loaned on collateral.....	24,235,181.83
Other loans, including bills purchased.....	5,607,633.91
Real estate: Banking house.....	1,000,000.00
Due from approved reserve depositaries.....	5,919,685.78
Specie (gold certificates).....	3,500,000.00
Amount of subscription to loans by associated trust companies.....	1,680,000.00
	\$64,232,799.52
Estimated accrued interest.....	506,731.80

LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000.00
*Surplus on market value.....	13,751,752.63
Surplus on book value, \$710,882.65.....	
Deposits subject to check (except as stated below), not preferred.....	\$23,639,595.84
Certificates of deposit (not preferred), time.....	12,754,767.20
Amount due trust companies.....	1,346,887.31
Amount due banks and bankers.....	801,707.38
Preferred deposits, viz.: Due New York State savings banks.....	3,088,613.76
Due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	6,628,075.40
Deposits preferred because of pledge of part of trust company assets (due New York State Treasurer).....	150,000.00
Total deposits.....	\$48,407,646.89

Other liabilities not included under any of the above heads, viz.:

Reserved for taxes and expenses.....	73,400.00
	\$64,232,799.52
Estimated accrued interest.....	913,996.16
*Surplus includes undivided profits.	

State of New York, County of New York, ss.:

WILLIAM M. KINGSLEY, Second Vice President, and HENRY E. AHERN, Secretary, of the United States Trust Company of New York, located and doing business at Nos. 45 and 47 Wall Street, in the City of New York, in said county, being duly sworn, each for himself, says the foregoing report, with the schedules accompanying the same, is true and correct in all respects, to the best of his knowledge and belief, and they further say that the usual business of said trust company has been transacted at the location required by the Banking Law (Chap. 680, Laws of 1892), and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of Banks, designating the 19th day of December, 1907, as the day on which such report shall be made.

WILLIAM M. KINGSLEY,
Second Vice President.

HENRY E. AHERN,
Secretary.

Solemnly subscribed and sworn to by both deponents, the 23d day of December, 1907, before me.

H. MacBRIDE,
Notary Public N. Y. County.

The Middlesex Banking Company
OF MIDDLETOWN, CONNECTICUT
Chartered 1872
EXAMINED BY STATE COMMISSIONER
5 per cent. Debentures and First Mortgages upon Real Estate; nearly \$40,000,000 sold during over thirty years' business without loss or delay to investors. Send for information.

ELECTIONS AND MEETINGS

The annual meeting of the Stockholders of the Corporation known as "Henry Romeike" for the purpose of electing Directors and transacting such other business as may properly come before the meeting, will be held on the 10th day of January, 1908, at 2 o'clock P. M., at the office of the Company, 110-112 West 28th St., New York City.

ALBERT ROMEIKE, Secretary.

New York City, December 9th, 1907.

THE PLAZA BANK.

New York, December 26th, 1907.

The Annual Election for Directors of THE PLAZA BANK will be held at the Banking House, Fifth Avenue and Fifty-eighth Street, on TUESDAY, JANUARY 14th, 1908. Polls open from 12 M. to 1 o'clock P. M.

E. M. CLARKE, Cashier.

DIVIDENDS**NATIONAL AND STATE BANKS****EAST RIVER NATIONAL BANK.**

New York, December 24th, 1907.

A semi-annual dividend of Three Per Cent. has this day been declared by the Board of Directors of this Bank, payable on and after January 24, 1908. Transfer books will remain closed from this date until January 24, 1908.

Z. E. NEWELL, Cashier.

THE FOURTH NATIONAL BANK OF THE CITY OF NEW YORK.

New York, December 24th, 1907.

The Board of Directors has this day declared a semi-annual dividend of FOUR PER CENT., payable on and after January 24, 1908.

The Transfer Books will close at 3 P. M., this date, reopening January 24, 1908.

CHARLES H. PATTERSON, Cashier.

THE MARKET AND FULTON NATIONAL BANK

New York, December 17th, 1907.

A quarterly dividend of Two and One-Half Per Cent. upon the capital stock of this bank has been declared, payable, free of tax, on and after January 24, 1908. The transfer books will be closed until that date.

T. J. STEVENS, Cashier.

QUARTERLY DIVIDEND.**MECHANICS AND TRADERS BANK.**

665-567 Broadway.

New York, December 19th, 1907.

The Board of Directors have this day declared a quarterly dividend of ONE AND ONE-QUARTER PER CENT. (1 1/4%), free from tax, payable on and after January 24, 1908.

The transfer books will be closed December 23d, 1907, and reopened January 24, 1908.

A. M. DEDERER, Cashier.

FOUNDED 1803**209th Consecutive Semi-annual Dividend
THE MERCHANTS' NATIONAL BANK**

of the City of New York, 42 Wall Street.

December 26th, 1907.

The Board of Directors has this day declared a dividend of Three and One-half Per Cent. (3 1/2%), free of tax, payable January 24, 1908, to stockholders of record at close of business this day.

JOSEPH BYRNE, Cashier.

THE NATIONAL BUTCHERS AND DROVERS BANK

New York, December 19th, 1907.

The Board of Directors of this Bank have this day declared a semi-annual dividend of THREE (3) PER CENT., free of tax, payable on and after January 24, 1908.

The transfer books will be closed from December 20th, 1907, until January 24, 1908.

WM. H. CHASE, Cashier.

NEW YORK COUNTRY NATIONAL BANK

New York, December 26th, 1907.

11TH DIVIDEND.

The Directors of this bank have today declared a semi-annual dividend of Twenty Per Cent., payable January 24, 1908, until which date the transfer books will remain closed.

JAMES C. BROWER, Cashier.

SAVINGS BANKS**THE AMERICAN SAVINGS BANK**

115 WEST 42D ST.

4% The Board of Trustees has declared a dividend at the rate of Four Per Cent. Per Annum on all sums entitled thereto by the By-Laws, from \$5 to \$3,000, to be credited January 1st, 1908, payable on and after January 20th. Deposits made up to and including January 10th will draw interest from January 1st.

CLARENCE GOADBY, President.

WILLIAM M. HAZELTON, Treasurer.

DOLLAR SAVINGS BANK

2808 Third Ave., near 148th St.

Interest credited Jan. 1st, at the rate of

FOUR PER CENT

per annum, on accounts from \$5 to \$3,000.

Deposits made on or before Jan. 10th, draw interest from Jan. 1st.

JOHN HAFKEN, President

WILLIAM M. KERN, Secretary.

Dry Dock Savings Institution

341 and 243 BOWERY, Cor. 3d Street, NEW YORK

The Trustees have declared a dividend for the six months ending December 31st, 1907, on all deposits entitled thereto under the by-laws, at the rate of FOUR per cent. per annum on all sums not exceeding THREE THOUSAND DOLLARS, payable on and after January 20th, 1908.

Deposits made on or before January 10th will be entitled to interest from January 1st, 1908.

ANDREW MILLS, President.

CHARLES MIEHLING, Secretary.

WM. F. PATTERSON, Asst. Secretary.

GERMAN SAVINGS BANK

IN THE CITY OF NEW YORK

Cor. 4th Ave. and 14th St.

New York, December 2, 1907.

Interest at the rate of FOUR PER CENTUM per annum will be credited depositors for the six months ending December 31, 1907, on all sums entitled thereto under the bylaws not exceeding three thousand (\$3,000) dollars.

Deposits made on or before January 10, 1908, will draw interest from January 1, 1908.

CASIMIR TAG, President.

G. F. ANTHOR, Treasurer.

Greenwich Savings Bank

S. E. Cor. 6th Ave. and 16th St.

INTEREST AT THE RATE OF FOUR PER CENT. PER ANNUM will be credited depositors for the SIX MONTHS and THREE MONTHS ENDING DEC. 31, 1907, on all sums from five dollars to three thousand dollars, entitled thereto under the by-laws, payable Jan. 20, 1908.

JAMES QUINLAN, President.

CHARLES M. DUTCHER, Treas.

J. HAMPDEN ROBB, Secretary.

Deposits made on or before JAN. 10, 1908, will draw interest from JAN. 1, 1908.

THE MANHATTAN SAVINGS INSTITUTION

Nos. 644-646 Broadway

113TH SEMI-ANNUAL DIVIDEND

December 10th, 1907.

The Trustees of this institution have declared interest at the rate of

FOUR PER CENT.

per annum on all sums not exceeding \$3,000 remaining on deposit during the three or six months ending on the 31st inst., payable on and after January 10th, 1908.

Deposits made on or before January 10th, 1908, will draw interest from January 1st, 1908.

After January 1st, 1908, open daily from 10 A. M. to 3 P. M. Saturday from 10 A. M. to 12 M.

JOSEPH BIRD, President.

FRANK G. STILES, Secretary.

CONSTANT M. BIRD, Asst. Secretary.

The Metropolitan Savings Bank

1 and 3 THIRD AV., (opp. Cooper Institute.)
CHARTERED 1852.

109th DIVIDEND.

New York, December 10th, 1907.
INTEREST FOR THE HALF YEAR ENDING DECEMBER 31ST, 1907, at the rate of

FOUR PER CENT. PER ANNUM

will be credited to depositors entitled thereto under the by-laws of the bank on sums from \$5 to \$3,000.

INTEREST PAYABLE JANUARY 15TH, 1908.

MONEY DEPOSITED on or before January 10th will draw interest from January 1st.

JONATHAN B. CURREY, President.

EDWARD SHERER, Secretary.

Union Dime Savings Institution

Broadway, 32d Street and 6th Avenue

Greeley Square, New York

INTEREST **FOUR** PER CENT

Per annum from \$5 to \$3,000. Credited January 1st, payable January 16th, or any time later.

CHARLES E. SPRAGUE, President

FRANCIS M. LEAKE, Treasurer

WILLIAM G. ROSS, Secretary

Washington Savings Bank

West 59th St. and Columbus Circle.

Interest declared at the rate of

FOUR PER CENT.

per annum, in accordance with the By-laws on all amounts from \$5 to \$3,000.

Deposits made now draw interest from January 1st.

L. A. CHENEY, Secretary.

J. G. ROBIN, President.

United States Savings Bank

S. W. Cor. Madison Ave. and 56th St.

The Trustees of this Bank have declared interest at the rate of

4%

per annum on all sums from \$5 to \$3,000—entitled thereto on December 31st, 1907, payable on and after January 20th, 1908. Deposits made on or before January 10th will draw interest from January 1st.

CONSTANT A. ANDREWS, President.

JOHN HYSLOP, Treasurer.

EDWARD H. LANTON, Secretary

MISCELLANEOUS

American Telephone and Telegraph Company

A dividend of Two Dollars per share will be paid on Wednesday, January 15, 1908, to stockholders of record at the close of business on Tuesday, December 31, 1907

WM. R. DRIVER, Treasurer.

AMERICAN TELEPHONE & TELEGRAPH CO.

Four Per Cent. Collateral Trust Bonds.

Coupons from these Bonds payable by their terms on January 1, 1908, at the office of the Company in New York, will, if preferred, be paid in Boston upon presentation at the National Bank of Commerce.

WILLIAM R. DRIVER, Treasurer.

AMERICAN TELEPHONE AND TELEGRAPH COMPANY

Five Per Cent. Three-Year Gold Coupon Notes. Coupons from these notes, by their terms payable on January 1, 1908, at the office of its Treasurer, in the City of Boston, or, at the option of the holder, at the office of its Treasurer in the City of New York, will be paid in New York by the Manhattan Trust Company, 20 Wall Street, or in Boston by the National Bank of Commerce, Sears Building.

WM. R. DRIVER, Treasurer.

OFFICE OF

THE ELECTRIC STORAGE BATTERY COMPANY

Allegheny Avenue & 19th Street.

Philadelphia, Pa., December 28th, 1907.

The Directors have this day declared a dividend of 1% per cent. from the net earnings of the Company, on both common and preferred stocks, payable January 2d, 1908, to stockholders of record at the close of business on December 28th, 1907. Checks will be mailed.

WALTER G. HENDERSON, Treasurer.

MINNEAPOLIS & ST. LOUIS RAILROAD CO.

Coupons due January 1st, 1908, from First Mortgage four per cent. Guaranteed bonds of the Des Moines & Fort Dodge Railroad Company will be paid after that date at the office of the Central Trust Company, New York.

F. H. DAVIS, Treasurer.

THE MANILA ELECTRIC RAILROAD AND LIGHTING CORPORATION

43 Exchange Place, New York City.

The Board of Directors have this day declared a dividend of 1% on the Capital Stock of the Company, payable Thursday, January 2d, 1908, to stockholders of record at the close of business Thursday, December 28th, 1907.

FREDERIC H. REED, Secretary.

Enriched with
SORE EYES **DR. ISAAC THOMPSON'S EYE WATER**



The Franklin Society announces the usual semi-annual cash dividend at the rate of Five Per Cent. per annum to all savings depositors with accounts from \$10 up to \$5,000. This is the Society's

38th Consecutive Dividend

Securities:—Small first mortgages on metropolitan homes—non-speculative, non-fluctuating. Strict Banking Department supervision. Thousands of Depositors, large and small.

Deposits made up to Jan. 10 earn from Jan. 1. The Society makes it easy to do business through the mails. Even a dollar will do to start. Begin now. Or write for Booklet I.

The Franklin Society

For Home Building and Savings.

—FOUNDED 1858—

3 Beckman St., Cor. Park Row, NEW YORK

5%

MERGENTHALER LINOTYPE COMPANY.

New York, December 10th, 1907.

At a meeting of the Board of Directors held this day a regular quarterly dividend of 2½ per cent. and an extra dividend of 5 per cent. on the capital stock of this Company now outstanding (100,000 shares) were declared, payable on and after December 31st, 1907, to the stockholders of record on Saturday, December 14th, 1907, at one o'clock, P. M.

The transfer books will close on Saturday, December 14th, 1907, at one o'clock P. M., and reopen on Thursday, January 2d, 1908, at ten o'clock A. M.

FRED'K J. WARBURTON, Treasurer.

THE NEW YORK AND NEW JERSEY TELEPHONE COMPANY

81 Willoughby Street, Brooklyn, N. Y.

DIVIDEND NO. 37.

A regular quarterly dividend of one and three-quarters per cent. has been declared on the capital stock of this Company, payable January 15th, 1908, to Stockholders of record at the close of business January 4th, 1908.

HENRY SANGER SNOW, Treasurer.
J. Romaine Brown, A. P. W. Kinnan.

WELLS, FARGO & COMPANY.

61 Broadway.

New York, December 26th, 1907.

A SEMI-ANNUAL DIVIDEND OF FIVE PER CENT. has been declared by the Directors of the Company, payable at our offices as above, to stockholders of record on January 15th, 1908.

The transfer books will close on December 31st, 1907, and reopen on January 15th, 1908.

H. B. PARSONS, Secretary.

The Western Union Telegraph Company

New York, December 11th, 1907.

The Board of Directors of this Company have ordered that in lieu of the usual cash dividend for the quarter ending December 31st, 1907, a stock dividend equal to ONE AND ONE-QUARTER PER CENT. of the stock held by each stockholder at the close of the transfer books on December 20th, 1907, be issued to such stockholders on and after January 15th, 1908. For the purpose of such stock dividend the transfer books will be closed at three o'clock on the afternoon of the 20th day of December, instant, and be reopened on the morning of the 23 day of January, 1908.

A. B. BREWER, Secretary.

1860

47th Year

1907

HOME LIFE INSURANCE COMPANY

OF NEW YORK

GEORGE E. IDE, President

ASSETS, - - \$19,009,550.82

LIABILITIES, - - \$17,925,901.84

(Including Dividend-Endowment Fund)

Dividend-Endowment Fund,

(Deferred Dividends) -

- - - \$1,621,413.00

Net Surplus, - - - 1,083,648.98

Insurance in Force, - - - 86,113,559.00

"Mr. Hughes failed to bring out a single questionable transaction."

New York Sun, 12-12-05

THE YEAR 1906 SHOWS LARGEST GAIN
OF INSURANCE IN FORCE IN
COMPANY'S HISTORY

Atlantic Mutual Insurance Company

ATLANTIC BUILDING, 51 WALL STREET, NEW YORK

Insures Against Marine and Inland Transportation Risk and will issue Policies Making Loss Payable in Europe and Oriental Countries

Chartered by the State of New York in 1842, was preceded by a stock company of a similar name. The latter company was liquidated and part of its capital, to the extent of \$100,000, was used, with consent of the stockholders, by the Atlantic Mutual Insurance Company and repaid, with a bonus and interest, at the expiration of two years. During its existence the company has insured property to the value

of \$21,108,343.494 00

Received premiums thereon to the

extent of 224,197,211 06

Paid losses during that period.... 127,760,071 08

Issued certificates of profits to

dealers 81,310,840 00

Of which there have been redeemed

73,744,440 00

Leaving outstanding at present time

Interest paid on certificates

amounts to 19,469,981 85

On December 31, 1906, the assets

of the company amounted to... 12,797,823 72

The profits of the company revert to the assured and are divided annually upon the premiums terminated during the year, thereby reducing the cost of insurance.

For such dividends, certificates are issued subject to dividends of interest until ordered to be redeemed, in accordance with the charter.

ANTON A. RAVEN, President.

CORNELIUS ELDERT, Vice-President.

JAS. L. LIVINGSTON, Second Vice-President.

SANFORD E. COBB, Third Vice-President.

CHARLES E. FAY, Fourth Vice-President.

G. STANTON FLOYD-JONES, Secretary.

THE FIDELITY AND CASUALTY CO.

OF NEW YORK

1876

GEORGE F. SEWARD, President

ROBERT J. HILLAS, Vice-President and Secretary

1908

FIDELITYLIABILITYACCIDENTHEALTHSTEAM BOILERELEVATORPLATE GLASSBURGLARYFLY WHEEL

This Company has been engaged in the several MINOR MISCELLANEOUS LINES of insurance for over THIRTY YEARS, and has built up gradually and prudently A VERY LARGE CASUALTY INSURANCE BUSINESS. Its annual income from premiums is nearly SIX MILLIONS of dollars. Its business is protected by assets of nearly EIGHT MILLIONS, including an unearned premium reserve of over THREE MILLIONS of dollars, and a special reserve against contingent claims of over ONE AND ONE-HALF MILLIONS. It has paid over TWENTY-FIVE MILLIONS to its policy-holders FOR LOSSES. Its constant effort is to give its clients not only INSURANCE indemnity, but prompt and effective INSPECTION and ADJUSTING SERVICES.

INSURANCE THAT INSURES

CAPITAL, \$1,000,000.00 · SURPLUS (June 30), - \$1,622,129.12

DIRECTORS:

DUMONT CLARKE,
WM. P. DIXON,
ALFRED W. HOYT,GEO. E. IDE,
W. G. LOW,
J. G. McCULLOUGH,WM. J. MATHESON,
ALEXANDER E. ORR,
HENRY E. PIERREPONT,
GEO. F. SEWARD.ANTON A. RAVEN,
JOHN L. RIKER,
W. EMLEN ROOSEVELT,

Principal Offices, Nos. 97-103 Cedar Street, New York

Agents in all considerable towns.

STATE MUTUAL LIFE ASSURANCE COMPANY OF WORCESTER, MASS

A. G. BULLOCK, - President

January, 1, 1907

ASSETS \$29,138,062.19

LIABILITIES 26,318,347.00

SURPLUS (Massachusetts Standard) ... \$2,819,715.19
Cash surrender values stated in every policy, and guar-
anteed by the Massachusetts Non-Forfeiture law.

NEW YORK OFFICE, 220 BROADWAY

C. W. ANDERSON & SON, Gen. Agents.

GIRARD TRUST COMPANY

PHILADELPHIA

CHARTERED 1836

Capital and Surplus \$10,000,000

E. B. MORRIS, President.
W. N. ELY, First Vice-President.
A. A. JACKSON, Second Vice-President.
C. T. RHOADS, Third Vice-Pres. and Treasurer.
EDWARD S. PAGE, Secretary.
GEORGE H. STUART, 3d, Asst. Treasurer.
SAMUEL W. MORRIS, Asst. Secretary.

1866

1907

40th Annual Statement
January 1, 1907CAPITAL, \$500,000.00
SURPLUS, 1,485,457.73
RESERVES, 1,092,787.98
ASSETS, 2,978,245.71

The **HARTFORD** was the Pioneer Company in the field of Steam Boiler Insurance, and it is the only company which makes a specialty of and does exclusively a steam boiler inspection and insurance business.

The **HARTFORD** is the only company whose entire talent and energies are applied to the study of steam, to the scientific construction and installation of boilers, and to their periodical inspection by expert mechanics.

The **HARTFORD** is the only company whose entire assets and resources are held exclusively for the protection of steam users, and the payment of losses occasioned by the explosion of steam boilers and for no other hazard whatsoever.

The **HARTFORD** is now doing nearly nine-tenths of the Inspection and Insurance of Steam Boilers in the New England States, and nearly two-thirds of the entire amount done throughout the United States.

L. B. BRAINERD, Pres. and Treas.
F. B. ALLEN, Vice-President.J. B. PIERCE, Secretary.
L. F. MIDDLEBROOK, Asst. Sec.

Please hand me that!



"Pears"

OF ALL SCENTED SOAPS PEARS' OTTO OF ROSE IS THE BEST.

"All rights secured."